

Keep Me Updated

12 February 2016

REMINDER: INTEREST RATE REDUCTIONS FOR ORANGE ADVANTAGE

A reminder that we have decreased some of our Orange Advantage variable interest rates. The new, lower interest rates apply to loan applications that meet the eligibility criteria and are **unconditionally approved from Friday 5 February 2016**.

OWNER OCCUPIED:

Orange Advantage	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$500k+ AND:		
LVR ≤ 80%	4.13%	4.33%
Aggregate Borrowings \$150k+ AND:		
LVR ≤ 80%	4.13%	4.33%

INVESTOR:

Orange Advantage	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$150k+	4.73%	4.92%

Please note, the above interest rates apply to both Principal and Interest or Interest Only repayments.

For more information on our interest rates or product suite, speak to your ING DIRECT representative.

OUR SOLICITORS ARE LAUNCHING A NEW AND IMPROVED WEBSITE

We are excited to let you know that our solicitors, Gadens, will be launching a new website on Monday: Gadens Portfolio Systems (or 'GPS Lending'). The website will provide you with a more transparent snapshot of your matters and allow you to interact with Gadens online. It also offers you the ability to add comments and upload any supporting documents, helping you save time and avoid unnecessary delays.

This upgrade is a result of feedback we received from you, our broker partners, and passed onto Gadens, so thanks for your feedback.

The new website, <https://gpslending.gadens.com>, will officially go live on Monday 15 February 2016. Please note that this weekend you will not be able to access the current website.

Keep Me Updated

What you need to know.

1. Gadens will send you a new username and password. Two emails will be sent over this weekend to the email address we currently hold for you. The first email will include your username and the second will include your password. Please note these emails may appear in your junk or spam folders, so please make sure you check these.
2. Your access to the current Gadens website will end at 9.00pm (AEST) on Friday 12 February 2016.
3. All matters accessible on the current Gadens site will be available for your viewing on the new GPS-Lending site.
4. From Monday 15 February 2016, if you use the old Gadens site, you will be redirected to the GPS Lending website.
5. The two emails you will receive over the weekend will provide you with instructions on how to access the new website. They will also include a user guide, which will provide you with steps on how to update your password, add comments or upload documents.

Like more information?

If you need help with the new website, just contact the Gadens Support team via email: gps-support@gadens.com or phone (07) 3223 4788.

For the curious: Information is current as at the above date and is subject to change. The comparison rates are based on a loan amount of \$150,000 over a loan term of 25 years. **WARNING:** The comparison rates are true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in different comparison rates. Aggregate borrowings refer to total residential ING DIRECT borrowings. Interest rate discounts for an LVR of 90% or less are available only for new owner occupied borrowings and new to ING DIRECT security property, this offer may be withdrawn at any time. LVR based interest rates do not apply to Fixed Rate or Construction loans. With an Orange Advantage home loan, an annual fee of \$199 applies (first year annual fee of \$199 is currently waived for formally approved loans); and 100% interest offset when linked to our Orange Everyday transaction account and you make a deposit into this account. *The interest rate that will be applicable to your new owner occupied Fixed Rate Loan during the fixed interest period when combined with an Orange Advantage home loan is the ING DIRECT Fixed Rate applicable for the fixed interest period as at the settlement date of this loan less a fixed interest rate discount of 0.10% p.a. **WARNING:** If you select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, you pay out your loan or you make additional payments, or you ask us to change your loan type or fixed interest period. Break costs may be substantial. All other terms in relation to the interest rate for your Fixed Rate Loan remain the same. Lending Criteria, Fees, Terms and Conditions apply. All applications for credit are subject to ING DIRECT credit approval criteria. Any advice in this email is general and does not take into account your, or your clients' objectives, financial situation or needs, and you should consider whether it is appropriate for you, or your clients. Before making any decision in relation to any of our products you, and your clients, should read the relevant PDS and Terms and Conditions booklet, available at our website or by calling 133 464. If you, or your clients, have a complaint, please call 133 464 at any time, as we have procedures in place to help resolve any issues you, or your client may have. Products are issued by ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823. You received this email as you provided ING DIRECT with your email address. However, if you do not wish to receive further email communications from ING DIRECT please send an email to marketing@marketing.ingdirect.com.au with "Unsubscribe" in the subject line or call 1300 656 226.