

## Keep Me Updated

18 February 2016

### INTEREST RATES

We are pleased to let you know that our 3 year fixed rate for owner-occupied lending will decrease to 4.07% p.a. (comparison rate 4.68% p.a.) (effective from Friday, 19 February 2016) when you combine your owner occupied Fixed Rate Loan with an Orange Advantage. Please refer to the interest rate tables on the following pages.

### WHY CHOOSE ORANGE ADVANTAGE?

As you know, we recently decreased some of our Orange Advantage variable interest rates. At ING DIRECT, we know that you need more than just an interest rate, it needs to be a complete package. So we wanted to remind you of some of the other Orange Advantage benefits:

- ✓ It offers a 100% interest offset facility when your customer makes a deposit into their linked Orange Everyday transaction account
- ✓ Competitive interest rates with discounts based on LVR and aggregate borrowings
- ✓ We will waive the \$199 annual fee for the first year
- ✓ We will cover the cost of the 1<sup>st</sup> valuation on an Orange Advantage application
- ✓ Combine an owner-occupied purpose Orange Advantage and a Fixed Rate Loan for your customer to receive a fixed-interest rate discount of 0.10% p.a. off our advertised fixed rates
- ✓ Peace of mind that your customers are in the hands of the most recommended bank.

The following 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.)
<b>Aggregate Borrowings \$500k+ AND:</b>		
LVR ≤ 80%	4.13%	4.33%
<b>Aggregate Borrowings \$150k+ AND:</b>		
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.

Why not call your ING DIRECT representative to learn more about Orange Advantage and the features and benefits we can offer you and your customer.

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### OWNER OCCUPIED Interest rates effective from 19 February 2016

ORANGE ADVANTAGE (100% INTEREST OFFSET)	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>Aggregate Borrowings \$500k+ AND:</b> LVR ≤ 80%	4.13%	4.33%
<b>Aggregate Borrowings \$150k+ AND:</b> LVR ≤ 80%	4.13%	4.33%
LVR > 80% ≤ 90% (incl. LMI)	4.62%	4.81%
LVR > 90%	5.02%	5.21%
<b>Aggregate Borrowings less than \$150k</b>	5.02%	5.21%
ORANGE ADVANTAGE/FIXED RATE LOAN COMBINATION*	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>Where an owner occupied Fixed Rate Loan is combined with an Orange Advantage (100% Interest Offset) home loan, the following fixed interest rates will apply.</b>		
1 Year Fixed Rate	4.29%	4.85%
2 Year Fixed Rate	4.19%	4.77%
<b>3 Year Fixed Rate</b>	<b>4.07%</b>	<b>4.68%</b>
4 Year Fixed Rate	4.49%	4.76%
5 Year Fixed Rate	4.59%	4.78%
MORTGAGE SIMPLIFIER	Interest Rate (p.a.)	Comparison Rate (p.a.)
<b>Aggregate Borrowings \$500k+ AND:</b> LVR ≤ 80%	4.41%	4.42%
<b>Aggregate Borrowings \$150k+ AND:</b> LVR ≤ 80%	4.47%	4.48%
LVR > 80% ≤ 90% (incl. LMI)	4.62%	4.63%
LVR > 90%	4.90%	4.90%
<b>Aggregate Borrowings less than \$150k</b>	4.90%	4.90%
FIXED RATE LOANS*	Interest Rate (p.a.)	Comparison Rate (p.a.)
1 Year Fixed Rate	4.39%	4.86%
2 Year Fixed Rate	4.29%	4.79%
3 Year Fixed Rate	4.17%	4.71%
4 Year Fixed Rate	4.59%	4.80%
5 Year Fixed Rate	4.69%	4.82%

**For the curious:** Australia's most recommended bank according to Nielsen Consumer Media View, Jan '15 - Jun '15 (n=11,270). 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 and Fees and Limits Schedule, 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.

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### INVESTMENT Interest rates effective from 19 February 2016

ORANGE ADVANTAGE (100% INTEREST OFFSET)	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$150k+	4.73%	4.92%
Aggregate Borrowings less than \$150k	5.02%	5.21%
MORTGAGE SIMPLIFIER	Interest Rate (p.a.)	Comparison Rate (p.a.)
All borrowings	4.90%	4.90%
FIXED RATE LOANS*	Interest Rate (p.a.)	Comparison Rate (p.a.)
1 Year Fixed Rate	4.59%	4.88%
2 Year Fixed Rate	4.44%	4.82%
3 Year Fixed Rate	4.35%	4.76%
4 Year Fixed Rate	4.69%	4.83%
5 Year Fixed Rate	4.69%	4.82%

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