

Keep Me Updated

3 March 2016

INTEREST RATES

Interest rates remain unchanged from our last update. Please refer to the interest rate tables below.

ING DIRECT WINS BEST CUSTOMER EXPERIENCE AWARD

We're proud to have won the award for Best Customer Experience at this year's Australian Lending Awards. With over 50 individual submissions to compete with, winning this award is a testament to our strategy of helping our customers get ahead. To read more about the awards night, head to our [ING DIRECT Broker page on LinkedIn](#).

INCOME VERIFICATION - 2015 TAX RETURNS

As we have entered 2016, where ING DIRECT credit guidelines require a tax return, we now require tax returns for the 2015 financial year.

Self-employed borrowers: If 2015 tax returns are not available, draft 2015 financials supported by recent Business Activity Statements will be considered on a case-by-case basis.

PAYG borrowers: Where using base income only, verification can be achieved by simply using:

- two of the borrower's latest payslips (no older than 60 days). Payslips should show the borrower's name, employer's name and employer's ABN
- or
- three months bank statements showing a regular salary credit, with the name of the employer.

If the above does not apply, the following documents are required:

- latest payslip, less than 1 month old;
- and
- either the latest group certificate, assessment notice or tax return for the 2015 financial year.

LIKE MORE INFORMATION?

For more information, visit introducer.ingdirect.com.au or speak to your ING DIRECT representative.

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OWNER OCCUPIED Interest rates effective from 4 March 2016

ORANGE ADVANTAGE (100% INTEREST OFFSET)	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%
LVR > 80% ≤ 90% (incl. LMI)	4.62%	4.81%
LVR > 90%	5.02%	5.21%
Aggregate Borrowings less than \$150k	5.02%	5.21%
ORANGE ADVANTAGE/FIXED RATE LOAN COMBINATION*	Interest Rate (p.a.)	Comparison Rate (p.a.)
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.		
1 Year Fixed Rate	4.29%	4.85%
2 Year Fixed Rate	4.19%	4.77%
3 Year Fixed Rate	4.07%	4.68%
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.)
Aggregate Borrowings \$500k+ AND:		
LVR ≤ 80%	4.41%	4.42%
Aggregate Borrowings \$150k+ AND:		
LVR ≤ 80%	4.47%	4.48%
LVR > 80% ≤ 90% (incl. LMI)	4.62%	4.63%
LVR > 90%	4.90%	4.90%
Aggregate Borrowings less than \$150k	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: 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 4 March 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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