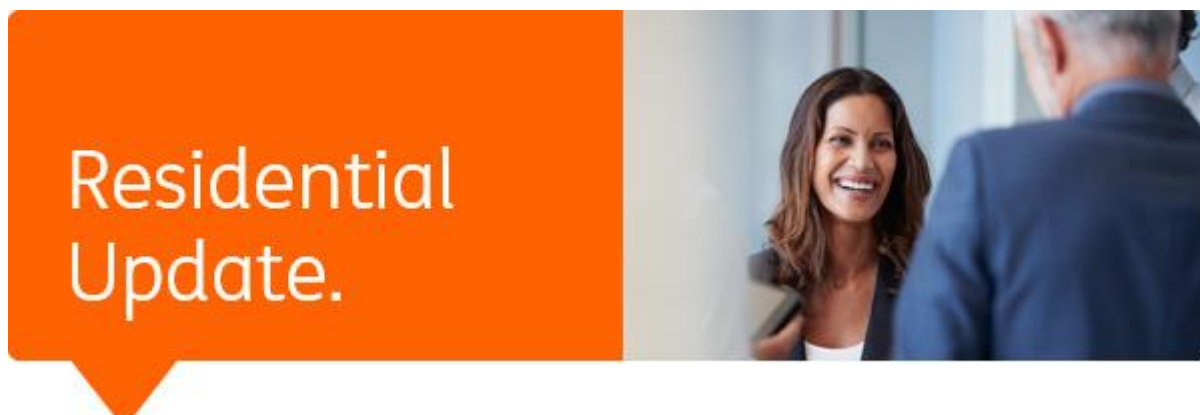


13 October



Interest rates

For information on our current interest rates, [see our Introducer website.](#)

Rate reductions

We're excited to introduce our reduced variable and fixed rates.

Investor Orange Advantage <80% LVR variable rate reduced to 3.99%

Loan type	New rate (% p.a.)	Comparison rate (% p.a.)
Orange Advantage <80% LVR	3.99%	4.21%

We've also reduced our investor Mortgage Simplifier <80% LVR rate to 4.14%, comparison rate 4.21%.

The following conditions apply:

- Available for new loan applications formally approved from 14 October, 2016
- New loans with new to ING DIRECT security property
- Minimum loan amount of \$150,000

New fixed rates for investors

Our fixed rates for investors have been reduced across 1-5 year terms.

Loan type	New rate (% p.a.)	Comparison rate (% p.a.)
1 year fixed	4.09%	4.53%
2-year fixed	3.88%	4.45%
3-year fixed	3.84%	4.39%
4-year fixed	3.99%	4.38%
5-year fixed	3.97%	4.34%

Rates are effective from 14 October 2016.

Three-year owner occupier fixed rate reduced to 3.59% (when combined with an Orange Advantage loan)

We've also reduced our owner-occupier fixed rates across 4-5 year terms.

Loan type	New rate (% p.a.)	Comparison rate (% p.a.)
3-year fixed	3.59%	4.32%
4-year fixed	3.89%	4.35%
5-year fixed	3.84%	4.28%

Rates above available when combined with our Orange Advantage variable interest rate home loan, effective 14 October, 2016.

Congratulations Stuart Moore



The Australian Mortgage Awards 2016 finalists have been announced and we're very proud that our very own Business Development Manager, Residential, Stuart Moore, made the cut as a finalist for the Best Non-Major Bank BDM award. This prestigious award recognises the business development manager who has demonstrated excellence in their field.

Congratulations Stuart and thanks to all of our brokers who nominated him. The winner will be announced at a ceremony on October 21, 2016. We wish him the best of luck.