

## Residential Update.



### **Interest rates**

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

### **Reminder: Information required for variation applications**

In case you missed our update earlier in the year, we wanted to remind you that your customer's Customer Identification File (CIF) and their mother's maiden name (and not any other name) are required when submitting variation applications via Apply Online. These are mandatory fields and must be completed for the submission to be successful and customers to be validated.

### **Tips for faster turnaround times**

With our turnaround times returning to normal levels, please consider the following when submitting applications to ensure a faster and smoother process and avoid assessment delays:

- NCCP questions - ensure all questions are completed
- Identification - ensure all ID requirements are met
- Tax File Numbers - ensure any reference to a TFN is deleted
- New customers applying for Orange Advantage home loan - there is no need for the applicant(s) to logon and open an Orange Everyday account. We now automatically open Orange Everyday accounts where required as an offset account under Orange Advantage.

### **Reminder: Order valuations upfront for faster turnaround times**

With the transition to all new residential loan applications requiring an upfront valuation from 2 January 2017, it's a great idea to get into the habit early.

Upfront valuations can be ordered via the ING DIRECT VMS system [here](#) which will automatically order the appropriate valuation type and will link the valuation report to your client's loan application.

Please ensure the valuation ID is provided for all applications ordered to ensure we are able to match the completed valuation report to the loan application upon receipt. This will avoid the need to send the valuation report to ING DIRECT and ensure a quicker assessment of your loan applications.

Your User ID will be ING followed by your ING DIRECT broker code (e.g. ING1234567).

## Can we help?

If you have any questions about any of the information above, please contact your ING DIRECT representative for more information.

Contact us

To learn more



Visit [introducer.ingdirect.com.au](http://introducer.ingdirect.com.au)



Call 1300 656 226



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**For the curious:** Information is current as at the above date and is subject to change.

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