

Residential Update.



Interest rates

There will be no changes to our residential mortgage rates this fortnight. For information on our current interest rates, see [our Introducer website](#).

Further Enhancements to Back Channel Messaging

We are pleased to let you know that we have made further improvements to our Back Channel Messages. Users will notice that 'Conditional Approval' and 'Pre-Approval' notifications now contain more information relating to the credit assessment. As advised previously, further improvements will be rolled out over the coming months and we will update you as they occur.

Orange One Credit Card now available with Orange Advantage home loan applications

New Orange Advantage home loan applicants can now apply for an Orange One credit card as part of their loan application. When an Orange Advantage home loan is combined with an Orange One credit card, customers will enjoy even more benefits.

Key Features of Orange One

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| No annual fee | \$0 annual fee for primary card holder |
| Cashback rewards | Choose to add cash back rewards and earn 1% cashback on credit card spend, up to \$30 a month. To qualify customers need a minimum \$6,000 credit limit, pay an annual rewards fee of \$199, and keep their account in good order. |
| Competitive interest rates | · Variable 14.99% p.a. on purchases and cash advances |

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| | <ul style="list-style-type: none"> Variable 9.99% p.a. where customer opts for an instalment repayment plan |
| Instalments | Instalments can be used to pay off larger purchases over terms set by the customer |
| Minimum repayments | <p>Each month, customers are required to pay, as a minimum:</p> <p>(a) the greater of:</p> <p>(i) 10% of the total amount owing on the account (excluding the total amount owing under instalment plans and any amount by which the account is in arrears); or</p> <p>(ii) \$100 or, if the total amount owing on the account (excluding the total amount owing under instalment plans and any amount by which the account is in arrears) is less than \$100, that lesser amount;</p> <p>(b) all repayments due under each instalment plan for the month; and</p> <p>(c) any amount by which the account is in arrears.</p> |
| Automatic Repayments | Repayments are debited automatically from your chosen ING DIRECT account using autopay |
| Mobile Payments | Simply set up Apple Pay from the Wallet App on an Apple device (Android Pay coming soon) |
| Travel insurance | If approved for a credit limit of \$6,000 or more, complimentary travel insurance when a customer spends over \$500 on a single trip. Conditions apply - refer to travel insurance Terms & Conditions . |
| Notifications | Manage credit and spending limits and set up regular notifications to avoid nasty surprises at month end. |
| Interest free period | Up to 45 days interest free |

Click [here](#) for more information about the Orange One credit card.

Additional Benefits when Orange Advantage loan combined with Orange One Credit Card

- If approved for a credit limit of \$6,000 or more, the customer can opt in for cash back rewards for free - normally \$199 per year.
- The additional cardholder's fee is waived (\$20 / year per additional card).
- Less paperwork to be provided as the deal is assessed as one application.

Fee waiver applies to a maximum of one Orange One card per Orange Advantage fee paid.

The annual fee on the Orange Advantage home loan will apply as normal.

Note: The final credit card limit will be stated on loan assessment advices. Where the home loan is approved but the credit card is declined, the approved limit of the credit card will be noted as \$0 on any loan assessment advices.

Existing home loan customers can apply for an Orange One credit card online at ingdirect.com.au.

Arrangement of funds for settlement

Please note - where your customer has insufficient funds in their Orange Everyday account 48 hours before settlement, they will need to arrange for the funds to be sent directly to the Gadens / Dentons trust account. Failure to do so will result in the delay of their settlement.

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



Call 1300 656 226



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