

Residential Update.



Fixed Rates for Owner Occupied Interest Only loans

Effective for applications received from Tuesday 6 June 2017, Interest Only repayments will not be available on any of our Owner Occupied fixed rate loans. Should customers wish to access these Owner Occupied fixed rates, they will need to request Principal & Interest repayments.

Changes to Fixed Rates

From 6 June 2017, we will be reducing our Owner Occupied 3 and 5 year fixed rates (combined with Orange Advantage) to 3.79% p.a. and 4.19% p.a. respectively. Our standard Owner Occupied 3 and 5 year fixed rates will also be reduced.

We will also be increasing our 3 year Investment fixed rate.

For all the changes and latest fixed rates see in bold below:

Fixed Rate Loan Type	New Interest Rate (p.a.)	New Comparison Rate (p.a.)
Owner Occupied with Orange Advantage		
1 Year Fixed Rate	4.09%	4.67%
2 Year Fixed Rate	4.04%	4.60%
3 Year Fixed Rate	3.79%	4.48%
4 Year Fixed Rate	4.34%	4.60%
5 Year Fixed Rate	4.19%	4.51%
Owner Occupied		

1 Year Fixed Rate	4.19%	4.68%
2 Year Fixed Rate	4.14%	4.62%
3 Year Fixed Rate	3.89%	4.51%
4 Year Fixed Rate	4.44%	4.64%
5 Year Fixed Rate	4.29%	4.56%
Investment		
1 Year Fixed Rate	4.24%	4.91%
2 Year Fixed Rate	4.19%	4.83%
3 Year Fixed Rate	4.39%	4.82%
4 Year Fixed Rate	4.59%	4.85%
5 Year Fixed Rate	4.49%	4.78%

The interest rate table on [our Introducer website](#) will be updated on Tuesday 6 June 2017 to reflect these changes.

To learn more



Visit introducer.ingdirect.com.au



Call 1300 656 226



For the curious: To be eligible for Orange Advantage LVR Based interest rates, the following conditions apply: Applications must be for a new loan with new security property to ING DIRECT. The interest rate applicable is based on the capitalised LVR including any applicable LMI. For fixed rate loans, the interest rate discount that will apply at the end of the fixed interest period will be outlined in the customer's loan documentation. For this to apply, the original loan amount, loan purpose and LVR must be eligible for LVR based interest rates at the time of application. Important info Information and interest rates above are current as at the date of this email and are subject to change. This offer may be withdrawn at any time. All applications for credit are subject to ING DIRECT's credit approval criteria. Fees and charges apply. The comparison rate is based on a loan amount of \$150,000 over a loan term of 25 years. WARNING: This comparison rate is true only for the example given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate. Any advice on this email does not take into account your client's objectives, financial situation or needs and your clients should consider whether it is appropriate for them. Before making any decision in relation to any of our products you and your clients, should read the relevant Terms and Conditions booklet, Fees and Limits Schedule, Key Facts Sheet and Credit Guide available at our website or by calling 133 464. If you, or your clients, have a complaint, please call 133 464 at

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