

# Residential Update.



## Reduced Orange Advantage and Mortgage Simplifier Interest Rates

A reminder that we recently reduced our variable interest rates for Owner Occupied, Principal & Interest loans of \$500,000+ and LVR less than or equal to 80% to:

| Product             | Interest Rate | Comparison rate |
|---------------------|---------------|-----------------|
| Orange Advantage    | 3.74% p.a.    | 4.06% p.a.      |
| Mortgage Simplifier | 3.89% p.a.    | 3.92% p.a.      |

Please note the following conditions:

- Available for new to ING security loan applications
- Minimum loan amount of \$500,000
- Principal & Interest repayments.

We also offer an additional 0.10% p.a. discount on our Owner Occupied fixed rates when combined with Orange Advantage.

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

## Uploading of Supporting Documents

To ensure your applications avoid assessment delays, please ensure **all** supporting documents are uploaded via Apply Online as soon as possible following submission of the application. This will ensure applications can proceed to assessment without delays due to outstanding documents.

Please also note that where documents are uploaded via Apply Online, there is **no need** to email the same documents to ING. Emailing documents as duplicates of those already uploaded correctly may cause assessment delays.

### Up to 30% off ING DIRECT Home and Contents Insurance

Our Home and Contents Insurance allows your customers to customise the cover they need with extra options. Plus when they take up a new combined Home and Contents policy online, they can save up to 30% for the first 12 months.

What about an investment property or just contents insurance? We've got these covered too. Your customers can enjoy a 15% discount when they take up their investment property or contents insurance from us online.

Your customers can get a quote from [ing.com.au/insurance](http://ing.com.au/insurance) or call 1800 619 495.

### 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



**For the curious :** ING DIRECT Home and Contents Insurance is issued by Auto & General Insurance Company Limited (AGIC) ABN 42 111 586 353 AFS Licence No 285571 as insurer. It is distributed by Auto & General Services Pty Ltd (AGS) ABN 61 003 617 909 AFSL 241411 and by ING Bank (Australia) Limited ABN 24 000 893 292 (ING DIRECT) as an Authorised Representative AR 1247634 of AGS. ING DIRECT is a division of ING Bank (Australia) Ltd. An ING DIRECT Home and Contents Insurance policy does not represent a deposit with or liability of, and is not guaranteed or otherwise supported by, ING Bank (Australia) Ltd or any of its related bodies corporate.

This is general information only, and does not take into account your particular financial situation or needs. You should consider your personal objectives, financial situation along with the Key Facts Sheet ([Home](#) and [Contents](#)) and Product Disclosure Statement ([Part A](#) and [Part B](#)) before deciding to purchase or hold this product.

ING DIRECT will receive a commission from AGS for each policy purchased which is a percentage of your premium. For further details see our [Financial Services Guide](#).

The price we quote is at the insurer's sole and unrestricted discretion. It is based on the profile of the risk to be covered and any other factors the insurer may choose. These factors may change at any time without notice, as may the prices. If the policy renews, the price may exceed the price paid for the previous policy.

Discounts apply to the premium paid for a new ING DIRECT Insurance policy initiated online on or after 30 March 2017. The discount applies accordingly: 30% discount on combined Home & Contents Insurance, 15% for Home only or Contents only policies. We reserve the right to change the offer without notice. Base rate premiums are subject to change. The discount does not apply to any renewal offer of insurance. The discount offer applies only to the premium for an insurance product. It does not apply to the fees that we may charge you, (these are described in our Financial Services Guide). You will be responsible for all applicable GST and other statutory charges. Home and Contents Insurance is not available in NT, North QLD and Northern WA.

ING DIRECT

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