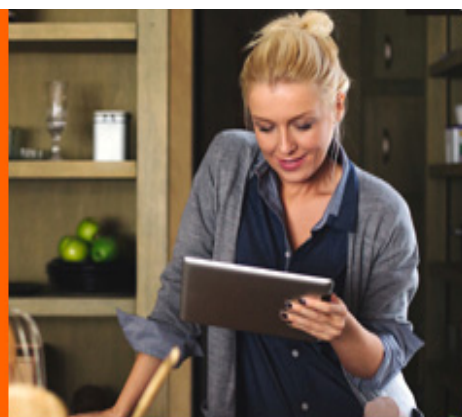




Promotional Interest Rate



Hi ,

Are you familiar with our current promotional Orange Advantage interest rate?

New Owner Occupied Principal & Interest loans with new to ING security property, minimum loan amount of \$500,000+ and LVR 80% or below are eligible for the following:

Loan type (Owner Occupied) Principal & Interest	Interest Rate	Comparison rate
Orange Advantage	3.74% p.a.	4.06% p.a.

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

Orange One Credit Card

New Orange Advantage home loan applicants can apply for an Orange One credit card as part of the loan application. When an Orange Advantage home loan is combined with an Orange One credit card, customers will enjoy even more benefits, including no annual fee on the Orange One credit card for the primary cardholder.

Visit [our introducer website](#) for more information.

Can we help?

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

Contact us

To learn more



Visit introducer.ingdirect.com.au



Call 1300 656 226.



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

All applications for credit are subject to ING's eligibility and credit assessment criteria. Fees and charges apply. Interest rate discounts may be withdrawn for new customers at any time. **WARNING:** If you select a fixed rate loan, break costs may be payable if at any time before the fixed interest period expires, you pay out your loan or you make additional payments of \$10,000 or more in any year of the fixed interest period, or you ask us to change your loan type or fixed interest period. Break costs may be substantial. With an Orange Advantage home loan, an annual fee applies (refer to the Orange Advantage Post-Settlement fees and charges located here for more information); and 100% interest offset when linked to our Orange Everyday transaction account and you make a deposit into this account. 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 in this email is general and does not take into account your, or your clients' objectives, financial situation or needs, and you should consider whether it is appropriate for you, or your clients. 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. To view these documents you may need Adobe Acrobat. If you, or your clients, have a complaint, please call 133 464 at any time, as we have procedures in place to help resolve any issues you, or your client may have. Products are issued by ING, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

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