



## Residential Update.



### Interest Rates

There are no changes to our residential mortgage rates. For more information on our current interest rates, see [our Introducer website](#).

### Loan Switching over the phone

We are pleased to let you know we have expanded the types of loan switches home loan customers can do over the phone via our Contact Centre. The following switches are now available:

- Mortgage Simplifier (P & I) to Orange Advantage (P & I) and vice versa
- Mortgage Simplifier (P & I and Interest Only) or Orange Advantage (P & I or Interest Only) to Fixed rate loan
- Interest Only to Principal & Interest

Where there are any other changes required (e.g. change to name, loan amount, loan term etc.), these cannot be completed over the phone. The current process would still apply in that instance.

### Orange One Platinum Credit Card

New Orange Advantage home loan applicants can apply for an Orange One platinum credit card as part of their loan application.

#### Key Features of Orange One Platinum when combined with Orange Advantage:

- No annual credit card fee for the primary cardholder
- Choose to add cash back rewards and earn 1% cashback on credit card spend, up to \$30 a month. The annual fee of \$199 is waived if the criteria is met.<sup>1</sup>
- Up to 45 days interest free

- 14.99% p.a. on purchases and cash advances
- 9.99% p.a. on instalment plans. Instalments can be used to pay off larger purchases over terms set by the customer.
- Complimentary travel insurance

### How to apply for an Orange One Credit Card for your customers

- Log onto **Apply Online / Aggregator software**
- Complete the Orange Advantage home loan application as normal
- A tab called **Other Products** will appear on the far right of the screen
- Select **New referral**
- Select **Additional Product Referrals** - complete required information
- Select ING Credit Card
- Complete ING Credit Card Application
- Submit deal once fully completed.

**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 [ing.com.au](http://ing.com.au).

1 To qualify customers need a minimum \$6,000 credit limit and keep their account in good order.

## 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](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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