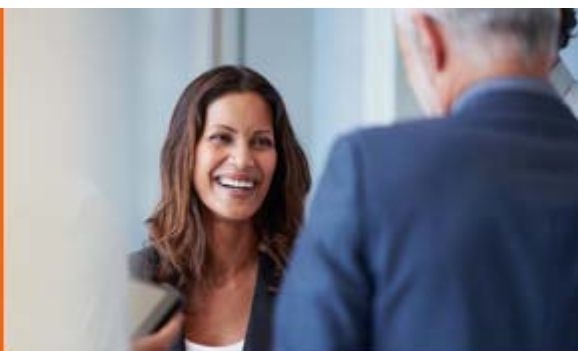




Residential Update.



Interest rates

We will be increasing our 3 year fixed rates for Owner Occupied loans effective from **18 October 2017**. Please see below for the new rates:

Principal & Interest	Interest Rate (p.a.)	Comparison Rate (p.a.)
Owner Occupied with Orange Advantage 3 Year Fixed Rate	3.99%	4.54%
Owner Occupied 3 Year Fixed Rate	4.09%	4.56%

The interest rate table on [our introducer website](#) will be updated to reflect these changes.

Back Channel Messaging

We are pleased to let you know that the improvements to our Back Channel Messages have been completed. You will notice that the messages / advices are now clearer and provide more information at each stage of the loan progression. Please refer to your aggregator software for more information.

The following are the complete list of available Back Channel Messages:

Stage 1 - Application Lodged

Application Received

Supporting Documents Received

Outstanding Items

Referred to Assessor

Valuation Ordered

Valuation Received

Withdrawn

Stage 2 - Approval Decisions

Unconditionally Approved

Conditional Approval

Pre-Approved

Application Declined

Stage 3 - Solicitor Engagement and Settlement

Solicitors Instructed

Loan Documents Issued

Loan Documents Returned

Documents Received Incomplete

Ready for Settlement

Settlement Booked

Settlement Cancelled

Application Settled

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.ing.com.au



Call 1300 656 226.



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

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