



Residential Update.



Interest Rates

We will be decreasing our 1, 2 and 3 year fixed rates for Owner Occupied loans effective from 15 December 2017. Please see below for the new rates:

Owner Occupied Fixed Rate with Orange Advantage

Principal & Interest	Interest Rate (p.a.)	Comparison Rate (p.a.)
Owner Occupied with Orange Advantage		
1 Year Fixed Rate	3.69%	4.63%
2 Year Fixed Rate	3.79%	4.56%
3 Year Fixed Rate	3.89%	4.51%

Owner Occupied Fixed Rate

Principal & Interest	Interest Rate (p.a.)	Comparison Rate (p.a.)
Owner Occupied		
1 Year Fixed Rate	3.79%	4.64%
2 Year Fixed Rate	3.89%	4.58%
3 Year Fixed Rate	3.99%	4.54%

The interest rate table on [our introducer website](#) will be updated on 15 December 2017 to reflect

these changes.

Improved New Application Turnaround Times

We are pleased to advise that our turnaround times for new applications have improved significantly and are currently within 2 business days from application submitted date to assessment decision. Where a valuation is ordered upfront and all other supporting documents and requirements are provided, formal approvals are being issued within 2 business days.

We are also working on improving our turnaround times further on variation applications and will provide updates as we progress.

Updated ING Application Form in Apply Online

We have made several changes to the ING Application Form in Apply Online for new home loan applications to assist a smoother application process. Some of the changes include:

- Shorter application checklist. Please note that whilst the servicing calculator requirement has been removed, there may be instances where it will be required on request.
- Incorporation of the Individual Foreign Tax Residency Self Certification form (CRS) fields for personal applicants and guarantors.
- Option for applicant consent to electronic communications.

Please note - some Aggregator groups may take up to a week to update their systems with these changes.

Application Deal Number required

Please remember to input the application deal number when uploading the supporting documents related to your home loan application. Missing deal numbers may cause a delay in the assessment of your application.

Company Title Properties

We have made a change to our credit policy to reflect company title as acceptable security only where the security property is one of at least 4 units/dwellings in the building. Where the building has fewer than 4 units/dwellings, the company title security property will be unacceptable.

Please note the maximum LVR of 80% on company title properties remains unchanged.

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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