

# Residential Update.



## Uploading Supporting Documents with your home loan application

Did you know you could save time by uploading your Supporting Documents on ApplyOnline?

Once you have received a Deal Number for your customer's application, simply follow the steps outlined in the [Supporting Documents Complete Guide](#). You can also find the guide at [ing.introducer.com.au](http://ing.introducer.com.au), under the **Handy Hints** tab.

Please note once you have uploaded all the supporting documents, ensure you hit the **Send Checklist to Lender button** (blue button) to complete the upload.

## Update on the Construction Loan Offering

Please be advised that ING no longer offers construction loans (previously available to existing customers).

## Broker Experience Surveys

As part of our ongoing endeavour to source broker feedback and help us improve our offering, we have launched a broker survey on your experience with ING.

You may receive the survey following loan settlement and we encourage you to spend a few minutes to complete the survey. The survey covers areas including:

- Your experience of application to approval and approval to settlement
- Problem resolution
- Account management
- ING solicitors
- Feedback opportunities.

We will use results from the surveys received to further improve our loan application process.

To learn more



Visit [introducer.ingdirect.com.au](http://introducer.ingdirect.com.au)



Call 1300 656 226.



**For the curious :** Aggregate borrowing refers to total new residential ING borrowings, excluding commercial loans. To be eligible for Orange Advantage & Mortgage Simplifier LVR Based interest rates, the following conditions apply:

- Applications must be for a new loan with new security property to ING
- The interest rate applicable is based on the capitalised LVR including any applicable LMI

#### Fixed loans

Fixed Rate Loans will revert to the current Mortgage Simplifier variable interest rate at the end of the fixed interest period. Important points to note:

- Where applicable LVR Based Interest Rates will apply.
- The interest rate discount that will apply at the end of the fixed interest period will be outlined in the customer's loan documentation

For this to apply, the original loan amount, loan purpose and LVR must be eligible for LVR based interest rates at the time of application

#### Important info:

Information and interest rates above are subject to change. All applications for credit are subject to ING's credit approval criteria. Fees and charges apply. Details of these and the terms and conditions are available at [ing.com.au](http://ing.com.au) or by calling 133 464. Interest rate discounts for LVR 90% or less are available only for new to ING security property. If you apply to borrow more than 80% of the property value, you will be required to obtain Lenders Mortgage Insurance. This offer may be withdrawn at any time. Fees and charges apply.

#### Comparison rates

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.

WARNING: If you select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, you pay out your loan or you make additional payments of \$10,000 or more in an anniversary year, or you ask us to change your loan type or fixed interest period. Break costs may be substantial.

Any advice on this email does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to any of our products you, and your clients, should read the relevant Terms and Conditions booklet, available at our website or by calling 133 464. 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 business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

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