



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](#).

Orange Advantage with an Orange Everyday account

As you may know, ING's Orange Advantage home loan gives customers the choice between fixed and variable rates, and access to a handy Orange Everyday transaction account. More than just an interest offset facility, this transaction account now opens up a new world of benefits for your customers.

As well as free ATMs throughout Australia, we'll rebate fees from any ATM in the world within five business days, plus we'll rebate our international transactions fees when customers shop online and overseas. These benefits are available to your customer for as long as they hold an ING home loan.

RFi Group Women in Leadership: Melanie Evans ING Head of Retail Banking

Melanie Evans, Head of Retail Banking at ING speaks to Australian Retail Banker magazine about her career in financial services, what drives her, lessons learnt and advice for young professionals. Read more [here](#).

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 correct as at 15 Mar 2018 and is subject to change. All applications for credit are subject to ING's credit approval criteria. Fees and charges apply.

Any advice in on this email does not take into account you or your customers' objectives, financial situation or needs and you should consider whether it is appropriate for you or your customers.

Before making any decision in relation to an Orange Everyday or home loan product, you and your customers should read the Orange Everyday Terms and Conditions booklet and Orange Everyday Fees & Limits Schedule, and the Home Loans Terms and Conditions, Fees & Limits Schedules, and Credit Guide available at ing.com.au. or 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.

In relation to our interest rates, 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.

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.

Rebate Offers for ING Home Loan Customers

For as long as you hold an ING home loan, you'll receive the following benefits on your Orange Everyday and Orange One accounts:

- for ATMs in Australia - any ATM fee charged by the ATM operator is rebated immediately following the transaction,
- for ATMs outside Australia - ING will rebate the International ATM withdrawal fee of \$2.50 immediately after it is charged and rebate any ATM fee charged by the ATM operator at settlement of the transaction. While the transaction is pending the amount of the acquirer fee will be deducted from your available balance and will be reinstated after the transaction is finalised. ATM transactions outside Australia can take up to 5 business days to finalise, and
- for ING international transaction fees - ING will rebate the International Transaction fee (Orange Everyday) and Foreign Currency Conversion fee (Orange One) of 2.5% of the amount of the international transaction immediately after it is charged. Merchants may charge you a separate fee for their services (which is not rebated under this offer).

If eligible, the benefits apply to:

- all Orange Everyday accounts held in your name (either single or joint account), and
- all Orange One accounts held in your name (including in respect of any additional cardholder).

This offer may be changed or withdrawn at any time at ING's sole discretion. The ING cash advance fee for Orange One customers is not rebated under this offer.

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