



Residential Update.



We will be decreasing our 1, 2, 3, 4 and 5 year fixed rates for Owner Occupied loans effective from **13 April 2018**. Please see below for the new rates:

Owner Occupied Fixed Rates with Orange Advantage

Principal & Interest	Interest Rate (p.a.)	Comparison Rate (p.a.)
1 Year Fixed Rate	3.58%	4.62%
2 Year Fixed Rate	3.72%	4.55%
3 Year Fixed Rate	3.83%	4.49%
4 Year Fixed Rate	3.92%	4.46%
5 Year Fixed Rate	3.98%	4.43%

Owner Occupied Fixed Rates

Principal & Interest	Interest Rate (p.a.)	Comparison Rate (p.a.)
1 Year Fixed Rate	3.68%	4.63%
2 Year Fixed Rate	3.82%	4.56%
3 Year Fixed Rate	3.93%	4.52%
4 Year Fixed Rate	4.02%	4.49%
5 Year Fixed Rate	4.08%	4.47%

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

Property Exchange Australia

We are pleased to let you know that ING has adopted the Property Exchange Australia (PEXA) platform for settlements where customers are refinancing their home loan to ING and for purchases nationally where applicable.

Property Exchange Australia (PEXA) is Australia's online property exchange network. It assists members - such as lawyers, conveyancers and financial institutions - to lodge documents with Land Registries and complete financial settlements electronically.

PEXA streamlines some of the more clunky processes relating to settlements and offers the following benefits:

- Greater certainty that settlements will occur as scheduled
- Customers have the ability to track the progress of their settlement in real-time using the online tracking service via the PEXA app called 'SettleMe'.
- Improved customer experience:
 - less stress at settlement as PEXA eliminates the need for bank cheques, saving buyers time and money.
 - Customers' name lodged against the title instantly at settlement - giving buyers peace of mind.

Please note - to check if the loan application is settling via PEXA, please log onto the Dentons website and look for the PEXA Workspace ID.

If you would like more information about PEXA please follow the instructions below:

1. Go to <https://community.pexa.com.au>
2. Obtain a login via <https://community.pexa.com.au/t5/user/userloginpage>

ING and Cerebral Palsy Alliance's Krazy Kosci Klimb

The Krazy Kosci Klimb is an empowering event for young people living with cerebral palsy or another disability. Each participant, assisted by their volunteer support teams, took on the personal challenge of walking the summit track from Charlotte Pass to the top of Mount Kosciuszko - a task big enough for anyone let alone someone who lives with cerebral palsy.

ING's involvement in the Krazy Kosci Klimb is part of our commitment to empowering young people with disabilities to become more self-reliant. Together with our support of the Ignition Mentoring Program and Transition to Work Mentoring Program, the Krazy Kosci Klimb challenges young people with a disability to achieve more than they thought was possible, building their self-esteem, confidence and their personal ambitions for the future.

This year a team of ING volunteers including Geoff Murphy, one of our Relationship Managers based in Melbourne, took part in this climb and supported 17 year old Maddy from Newcastle, to take on the challenge.

The experience touched all the volunteers. Geoff said: "The experience was honestly life changing, the memories made over the weekend will last a lifetime. Maddy's determination to finish the walk without assistance was inspiring. The whole weekend was very humbling." Well

done Geoff!

To learn more



Visit introducer.ing.com.au



Call 1300 656 226.



For the curious : Information is correct on the date of publication 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 a 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 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.

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.

You received this email as you provided ING with your email address. However, if you do not wish to receive further email communications from ING please send an email to marketing@marketing.ing.com.au with "Unsubscribe" in the subject line or call 1300 656 226.

ING
60 Margaret Street, Sydney, NSW, 2000, AU