

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](#).

Welcome Glenn Gibson

We're pleased to advise that Glenn Gibson joined ING as Head of Third Party Distribution and Direct Mortgages as of 5 November 2018. Glenn has spent his career in financial services and has experience across third party sales, direct, retention, marketing and operations. He has also been actively involved in the Combined Industry Forum and other industry working groups over the past few years. This experience will be vital for our business partners and customers.

We are looking forward to the positive contribution Glenn will bring given his extensive experience in the finance industry.

Uploading of Supporting Documents via ApplyOnline

Please ensure all supporting documents are attached and uploaded in their totality (rather than uploading individual documents) via ApplyOnline at submission. Where you have submitted supporting documents via ApplyOnline, please refrain from also emailing the documents to the mortgages assessment inbox as this duplication may slow down the processing of your application.

Please note when self-verifying supporting documents, only select the pages relevant to the checklist item. Where you do not split your documents according to the checklist item, processing of your application may be delayed.

Handy Tips to Avoid Processing Delays

Below are some tips to avoid loan assessment delays:

- **Complete all NCCP questions.** Where interest only repayments are selected, please set out the reasons why the customer has requested interest only in the section provided.
- **Mother's Maiden Name** of each applicant as well as a valid email address are mandatory requirements when applying for a new home loan or adding a borrower to an existing loan account. These must be provided at the application stage for the submission to be successful.

Please note: mother's maiden name may be used as a security question following settlement of the loan.

- **Upfront valuations** are required for all new residential loan applications. You can order upfront valuations by going to the [VMS](#) system and navigating the *Lending Institution Users tab* . This will automatically order the appropriate valuation type and link the valuation report to your customers' loan application.

Please ensure you provide the valuation ID for all applications ordered as this will assist in matching the completed valuation report to the loan application upon receipt.

Can we help?

If you have any questions about any of the information above, please contact your ING representative for more information.

To learn more



Visit introducer.ing.com.au



Call 1300 656 226.



For the curious: Information and interest rates are correct on the date of publication and are 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 a home loan product, you and your customers should read 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.

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