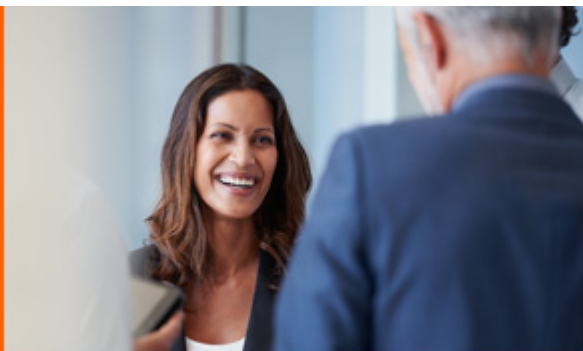


Residential Update.



Following a review of our interest rates, we will be increasing variable interest rates on Orange Advantage Owner Occupied loans by 0.10% p.a. for new applications received from **Friday, 30 November 2018**.

Please note this change will not impact existing residential loan customers or applications received prior to the effective date. Interest rates on Mortgage Simplifier remain unchanged and will continue to provide a competitive, low cost home loan option for customers.

The interest rate table on our introducer website will be updated to reflect these changes on **30 November 2018**. To view our interest rates please go to [our Introducer website](#).

Owner Occupied Orange Advantage (for applications received from 30 November 2018)

Principal & Interest	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$1m+ and LVR less than or equal to 80%	3.74%	4.06%
Aggregate Borrowings \$500k to less than \$1m and LVR less than or equal to 80%	3.78%	4.10%
Aggregate Borrowings \$150k to less than \$500k and LVR less than or equal to 80%	3.78%	4.10%
Interest Only	Interest Rate (p.a.)	Comparison Rate (p.a.)
Aggregate Borrowings \$1m+ and LVR less than or equal to 80%	4.14%	4.45%
Aggregate Borrowings \$500k to less than \$1m and LVR less than or equal to 80%	4.18%	4.49%
Aggregate Borrowings \$150k to less than \$500k and LVR less than or equal to 80%	4.18%	4.49%

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 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 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 our products, you and your customers should read the relevant Terms and Conditions booklet and Fees & Limits Schedule available at ing.com.au. If you or your customers have a complaint please call 133 464 at any time, as we have procedures in place to help resolve any issues you, or your customer 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: If your customers select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, your customers (1) pay out their loan or they make additional payments of \$10,000 or more in an anniversary year, (2) your customers ask us to make certain changes to their loan including their loan type, their repayment type, their loan purpose or their fixed interest period. Break costs may be substantial.

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 examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

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