



Residential Update.



From 18 July 2019, we'll be reducing our variable residential home loan interest rates by 0.20% p.a. for new and existing customers. The interest rate table on our introducer website will be updated on 18 July 2019 to reflect this change.

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.



Important information: 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.

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. Credit provided 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

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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.

If you apply to borrow more than 80% of the property value, you will be required to obtain Lenders Mortgage Insurance.

***Comparison rates**

The comparison rate is based on a home 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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