



Residential Update.



We recently announced that we'd be reducing our variable home loan interest rates for both new and existing customers by 0.20% p.a. and we're excited to let you know that these changes are now effective.

Our new variable home loan interest rates are now from as low as 3.14% p.a. (comparison rate 3.17% p.a.). Check out our current interest rates [here](#).

Handy Tips to Avoid Assessment Delays

Below are some handy tips to avoid assessment delays:

- **Upfront valuations** - required for all new loan applications. Upfront valuations can be ordered via [Valocity](#).
- **Mother's Maiden Name / Email address** - must be provided for each applicant at the application stage. Mother's maiden name may be used as a security question to validate customers when contacting our contact centre.
- **ID verification** - Record and verify that the applicant(s) details match the identification documents, provide ING with a copy of the documents and your confirmation that you have completed the verification.
- **Supporting Documents via ApplyOnline** - A reminder that all supporting documents can be attached and uploaded via ApplyOnline. Where you have submitted supporting documents via ApplyOnline, please do not also email the documents as this duplication may slow down the processing of your application.

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.



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 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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