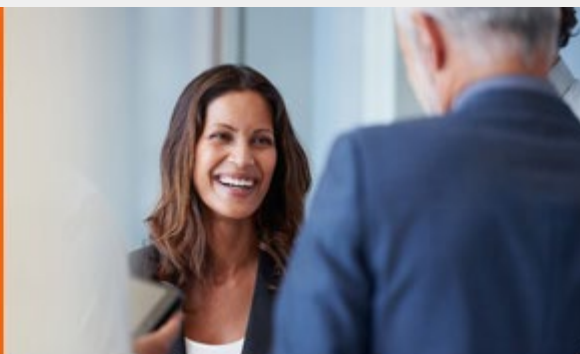


Residential Update



Interest Rates

There are no changes to our residential mortgage rates. For more information on our current interest rates, see [our introducer website](#).

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. Please ensure only required documents are uploaded and avoid uploading blank documents. Where a blank document is uploaded, the assessment of the application will be delayed.

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.

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.

ING Credit Policies

Trying to remember all the different credit policies can be difficult, so here's a quick refresher of ING's key credit policies that may assist with your clients' borrowing needs:

1) Employment

- Permanent Full Time / Part Time - Your clients only need to have been employed for 3 months (6 months if LMI applies) with their current employer or have worked at least 2 years in a similar role.
- Contract income - your clients need to have worked in their chosen industry for at least 2 years.

2) Genuine Savings

- Demonstration of genuine savings may not be required where LVR is less than 90% including LMI.

3) Acceptable Borrowers

- For joint applications, only one applicant must be a Permanent Resident or Australian Citizen, with all joint applicants residing in Australia.

4) Serviceability

- Input 100% of value for all fields, as the ING calculator will automatically calculate the income as outlined in our Underwriting Guidelines.
- To pass serviceability, a cash surplus of at least \$1 is required.

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 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 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, 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. 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 ING-reply@eccoms.ing.com.au with "Unsubscribe" in the subject line or call 1300 656 226.

ING

60 Margaret Street, Sydney, NSW, 2000, AU