

Residential Update



Interest Rates

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

New ING Broker Portal

We're excited to announce that our new look broker portal at <https://broker.ing.com.au> is now live. The new site makes it easier to find information about our interest rates, products, forms and contact details. An application tracking feature is now also available through the secure site, allowing you to track your customer applications in real-time. In the last few weeks, you would have received an email from ING regarding new login details to the secure site.

If you haven't registered, please do so in order to be able to track your customer applications. If you would like another registration email sent to you, please contact our Sales Support Unit on 1300 656 226, available Monday to Friday between 8:30am and 6:00pm (AEST).

When you log into the secure site, you'll be able to:

- Track all your new business applications
- View an enhanced version of your ING customer portfolio
- Access calculators and credit policies
- Access ApplyOnline
- Use the links provided to Dentons and Valocity websites
- Look up the contact details of your RM / BDM / Sales Support unit
- Easily reset your password

Social Security Number or Tax Identification Number (SSN / TIN)

Where Australia is not your customer's sole country of tax residence or if your customer is a US citizen for tax purposes, please ensure you include their social security number or tax

identification number in the CRS section of the home loan application form. Where any of the information is missing or sections are incomplete, the application will not be able to proceed to assessment.

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.

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.

***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.

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.

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