



Service Levels



Purchase/Refinance

3 days



Sales Support Unit

Average speed to answer: 30 seconds

Interest Rates

Variable Interest Rate Changes

We'll be reducing most of our Mortgage Simplifier and Orange Advantage, Owner Occupied and Investment, Principal & Interest and Interest Only variable interest rates for **new loan applications formally approved from 11 November 2021**.

Please see below for details of the variable interest rates that will be changing.

Fixed Interest Rate Changes

From **11 November 2021**, we'll be increasing most of our fixed interest rates for Owner

Occupier and Investment loans.

The increase to these fixed interest rates for Owner Occupier and Investment home loans will be effective for loans that settle from 11 November 2021. Where a Fixed Rate Lock In form and fee (\$749) have been received prior to 11 November 2021, the fixed rate that was locked in will be the rate applicable at settlement. Please note that the fixed rate lock in is valid for 90 days.

Full terms and conditions for the Fixed Rate lock in and form can be found [here](#).

Please see below for details of the fixed interest rates that will be changing.

Variable Interest Rates - Effective 11 November 2021

MORTGAGE SIMPLIFIER	Owner Occupied			Investment		
	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
Aggregate Borrowings \$1m + and LVR ≤ 80%	1.99%	2.02%	- 0.25%	2.29%	2.32%	- 0.10%
Aggregate Borrowings \$500,000 to \$999,999 and LVR ≤ 80%	1.99%	2.02%	- 0.25%	2.29%	2.32%	- 0.10%
Aggregate Borrowings \$150,000 to \$499,999 and LVR ≤ 80%	1.99%	2.02%	- 0.25%	2.29%	2.32%	- 0.10%
Aggregate Borrowings \$150,000 + and LVR > 80% ≤ 90%	2.29%	2.32%	- 0.20%	N/A	N/A	N/A
Aggregate Borrowings \$150,000 + and LVR > 90%	2.79%	2.82%	- 0.15%	N/A	N/A	N/A

MORTGAGE SIMPLIFIER	Owner Occupied			Investment		
	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Interest Only						
Aggregate	2.69%	2.71%	- 0.21%	2.69%	2.71%	- 0.20%

Borrowings \$1m + and LVR ≤ 80%						
Aggregate Borrowings \$500,000 to \$999,999 and LVR ≤ 80%	2.69%	2.71%	- 0.25%	2.69%	2.71%	- 0.20%
Aggregate Borrowings \$150,000 to \$499,999 and LVR ≤ 80%	2.69%	2.71%	- 0.25%	2.69%	2.71%	- 0.20%

ORANGE ADVANTAGE	Owner Occupied			Investment		
	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
Aggregate Borrowings \$1m + and LVR ≤ 80%	2.04%	2.40%	- 0.25%	2.34%	2.69%	- 0.10%
Aggregate Borrowings \$500,000 to \$999,999 and LVR ≤ 80%	2.04%	2.40%	- 0.25%	2.34%	2.69%	- 0.10%
Aggregate Borrowings \$150,000 to \$499,999 and LVR ≤ 80%	2.04%	2.40%	- 0.25%	2.34%	2.69%	- 0.10%
Aggregate Borrowings \$150,000 + and LVR > 80% ≤ 90%	2.34%	2.69%	- 0.20%	N/A	N/A	N/A
Aggregate Borrowings \$150,000 + and LVR > 90%	2.84%	3.18%	- 0.15%	N/A	N/A	N/A

ORANGE ADVANTAGE	Owner Occupied			Investment		
	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Variable Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Interest Only						
Aggregate Borrowings	2.74%	3.08%	- 0.21%	2.74%	3.08%	- 0.20%

\$1m + and LVR ≤ 80%						
Aggregate Borrowings \$500,000 to \$999,999 and LVR ≤ 80%	2.74%	3.08%	- 0.25%	2.74%	3.08%	- 0.20%
Aggregate Borrowings \$150,000 to \$499,999 and LVR ≤ 80%	2.74%	3.08%	- 0.25%	2.74%	3.08%	- 0.20%

Fixed Interest Rates Effective 11 November 2021

Fixed Rates with Orange Advantage, LVR less than or equal to 80%

FIXED RATES (WITH ORANGE ADVANTAGE)	Owner Occupied			Investment		
	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
2 Year Fixed Rate	2.19%	3.79%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	2.59%	3.74%	+ 0.50%	N/A	N/A	N/A
4 Year Fixed Rate	2.79%	3.69%	+ 0.25%	N/A	N/A	N/A
5 Year Fixed Rate	2.99%	3.68%	+ 0.30%	N/A	N/A	N/A

Fixed Rates with Orange Advantage, LVR greater than 80% and less than or equal to 90%

FIXED RATES (WITH ORANGE ADVANTAGE)	Owner Occupied			Investment		
	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
2 Year Fixed Rate	2.29%	3.80%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	2.69%	3.76%	+ 0.50%	N/A	N/A	N/A
4 Year Fixed Rate	2.89%	3.72%	+ 0.25%	N/A	N/A	N/A
5 Year Fixed Rate	3.09%	3.72%	+ 0.30%	N/A	N/A	N/A

Fixed Rates with Orange Advantage, LVR greater than 90%

FIXED RATES (WITH ORANGE ADVANTAGE)	Owner Occupied			Investment		
	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
2 Year Fixed Rate	2.74%	3.88%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	3.14%	3.88%	+ 0.50%	N/A	N/A	N/A
4 Year Fixed Rate	3.34%	3.87%	+ 0.25%	N/A	N/A	N/A
5 Year Fixed Rate	3.54%	3.90%	+ 0.30%	N/A	N/A	N/A

Stand Alone Fixed Rates, LVR less than or equal to 80%

FIXED RATES	Owner Occupied			Investment		
	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
2 Year Fixed Rate	2.29%	3.80%	+ 0.30%	2.49%	4.38%	+ 0.15%
3 Year Fixed Rate	2.69%	3.76%	+ 0.50%	2.69%	4.25%	+ 0.35%
4 Year Fixed Rate	2.89%	3.72%	+ 0.25%	2.99%	4.19%	+ 0.35%
5 Year Fixed Rate	3.09%	3.72%	+ 0.30%	3.09%	4.11%	+ 0.45%

Stand Alone Fixed Rates, LVR greater than 80% and less than or equal to 90%

FIXED RATES	Owner Occupied			Investment		
	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
2 Year Fixed Rate	2.39%	3.82%	+ 0.30%	2.49%	4.38%	+ 0.15%
3 Year Fixed Rate	2.79%	3.79%	+ 0.50%	2.69%	4.25%	+ 0.35%
4 Year Fixed Rate	2.99%	3.76%	+ 0.25%	2.99%	4.19%	+ 0.35%
5 Year Fixed	3.19%	3.76%	+ 0.30%	3.09%	4.11%	+ 0.45%

Rate						
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Stand Alone Fixed Rates, LVR greater than 90%

FIXED RATES	Owner Occupied			Investment		
	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Principal & Interest						
2 Year Fixed Rate	2.84%	3.90%	+ 0.30%	2.49%	4.38%	+ 0.15%
3 Year Fixed Rate	3.24%	3.90%	+ 0.50%	2.69%	4.25%	+ 0.35%
4 Year Fixed Rate	3.44%	3.90%	+ 0.25%	2.99%	4.19%	+ 0.35%
5 Year Fixed Rate	3.64%	3.94%	+ 0.30%	3.09%	4.11%	+ 0.45%

Investment Stand Alone Fixed Rates, Interest only

FIXED RATES	Owner Occupied			Investment		
	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)	New Interest Rate (p.a.)	New Comparison Rate (p.a.)*	Change (p.a.)
Interest Only						
2 Year Fixed Rate	N/A	N/A	N/A	2.69%	4.82%	+ 0.15%
3 Year Fixed Rate	N/A	N/A	N/A	2.89%	4.71%	+ 0.35%
4 Year Fixed Rate	N/A	N/A	N/A	3.19%	4.66%	+ 0.25%
5 Year Fixed Rate	N/A	N/A	N/A	3.39%	4.62%	+ 0.45%

DocuSign For all New Home Loan and Variation Applications

We recently introduced DocuSign for new home loans and variations (where applicable) and updated our home loan application and variation forms to capture the relevant 'Electronic Documents and Communications' consent from customers. Updated home loan and variation application forms can be found [here](#).

Please be advised that from **15 November 2021**, we'll no longer accept new home loan and variation applications submitted using outdated forms (i.e. forms that do not contain the 'Electronic Documents and Communications' consent). Where such an application is received, we will request the current application form to be completed and submitted, resulting in delays to assessment.



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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 your customer applies to borrow more than 80% of the property value, they will be required to obtain Lenders Mortgage Insurance.

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.

*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

A \$299 annual fee applies Orange Advantage Home Loans.

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