



## Interest Rates

From **3 December 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 3 December 2021.

### Fixed Rate Lock In

Where a Fixed Rate Lock In form and fee (\$749) have been received prior to 3 December 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.

## Fixed Interest Rates Effective 3 December 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.)
<b>Principal &amp; Interest</b>						
2 Year Fixed Rate	2.49%	3.84%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	2.89%	3.81%	+ 0.30%	N/A	N/A	N/A
4 Year Fixed Rate	3.19%	3.82%	+ 0.40%	N/A	N/A	N/A
5 Year Fixed Rate	3.39%	3.84%	+ 0.40%	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.)
<b>Principal &amp; Interest</b>						
2 Year Fixed Rate	2.59%	3.86%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	2.99%	3.84%	+ 0.30%	N/A	N/A	N/A
4 Year Fixed Rate	3.29%	3.85%	+ 0.40%	N/A	N/A	N/A
5 Year Fixed Rate	3.49%	3.88%	+ 0.40%	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.)
<b>Principal &amp; Interest</b>						
2 Year Fixed Rate	3.04%	3.94%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	3.44%	3.95%	+ 0.30%	N/A	N/A	N/A
4 Year Fixed Rate	3.74%	4.00%	+ 0.40%	N/A	N/A	N/A

5 Year Fixed Rate	3.94%	4.06%	+ 0.40%	N/A	N/A	N/A
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### 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.)
<b>Principal &amp; Interest</b>						
2 Year Fixed Rate	2.59%	3.86%	+ 0.30%	2.69%	4.42%	+ 0.20%
3 Year Fixed Rate	2.99%	3.84%	+ 0.30%	3.09%	4.35%	+ 0.40%
4 Year Fixed Rate	3.29%	3.85%	+ 0.40%	3.39%	4.33%	+ 0.40%
5 Year Fixed Rate	3.49%	3.88%	+ 0.40%	3.59%	4.31%	+ 0.50%

### 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.)
<b>Principal &amp; Interest</b>						
2 Year Fixed Rate	2.69%	3.87%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	3.09%	3.86%	+ 0.30%	N/A	N/A	N/A
4 Year Fixed Rate	3.39%	3.89%	+ 0.40%	N/A	N/A	N/A
5 Year Fixed Rate	3.59%	3.92%	+ 0.40%	N/A	N/A	N/A

### 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.)
<b>Principal &amp; Interest</b>						
2 Year Fixed Rate	3.14%	3.95%	+ 0.30%	N/A	N/A	N/A
3 Year Fixed Rate	3.54%	3.98%	+ 0.30%	N/A	N/A	N/A

4 Year Fixed Rate	3.84%	4.04%	+ 0.40%	N/A	N/A	N/A
5 Year Fixed Rate	4.04%	4.10%	+ 0.40%	N/A	N/A	N/A

### 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.)
<b>Interest Only</b>						
2 Year Fixed Rate	N/A	N/A	N/A	2.89%	4.84%	+ 0.20%
3 Year Fixed Rate	N/A	N/A	N/A	3.29%	4.79%	+ 0.40%
4 Year Fixed Rate	N/A	N/A	N/A	3.59%	4.76%	+ 0.40%
5 Year Fixed Rate	N/A	N/A	N/A	3.79%	4.73%	+ 0.40%



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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 other loan amounts might result in a different comparison rate.

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

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60 Margaret Street  
Sydney, NSW, 2000, AU