



Service Levels



Purchase

1.5 days

Refinance

1.5 Days



Sales Support Unit

Average speed to answer: 46 secs

Updated Serviceability Calculator

Our living expense benchmark is reviewed on a regular basis and we've updated our serviceability calculator to reflect this. The updated calculator (Version 2.1) is available in the secure section of our broker [website](#).

Please use our updated calculator (Version 2.1) for all home loan applications from **15 June 2022**.

ING named Bank of the Year

We're pleased to announce that ING recently won Canstar's Bank of Year award, for the third year in a row!

This special award highlights the banks that provide outstanding value to their customers across key banking products, including home loans, credit cards, personal loans and everyday bank accounts.

It also takes into consideration customer satisfaction levels on customer service, ability to meet customer needs, value-for-money, communication, digital banking offerings, fees and charges, and interest rates. More information on the award can be found [here](#).



Online help & support

Visit broker.ing.com.au



Sales Support Unit

1300 656 226

8:30 a.m. - 6:00 p.m. Monday
to Friday (AEST)

Or contact your ING
Representative



Helping Australians get ahead through the power of community. Get involved at ing.com.au/dreamstarter

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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, Fees & Limits Schedules, and Target Market Determination available at ing.com.au. If your 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 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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