

# Commercial Update.



## Experience & Process Improvements

We are continuously finding ways to improve the commercial experience for you and your customers. We are pleased to introduce our new Interest Coverage Ratio (ICR) calculator.

The ICR calculator is a simple and intuitive tool that will save you time providing you with an indicative servicing guide when entering 3 key pieces of information:

- Business/Personal income
- Property income
- Loan amount

The new calculator must be included for commercial applications submitted from **Wednesday, 8 March 2017** and will be available later today by logging in at our Introducer website under the *Calculators* tab.

## Need assistance with submissions, workshopping deals or a written response to a scenario?

Have you received support from our Commercial Credit Specialist team or utilised our Commercial Discussion paper?

By completing a Commercial Discussion Paper you can speed up the application process as our team will respond to you within 48 hours, offering you the support you need to avoid any unnecessary delays and ensure you have a smooth credit experience.

To learn more



Visit [introducer.ingdirect.com.au](http://introducer.ingdirect.com.au)



Call 1300 656 226



---

Important Information: ING DIRECT is a division of ING Bank (Australia) Limited, ABN 24 000 893 292. You received this email as you provided ING DIRECT with your email address. However, if you do not wish to receive further email communications from ING DIRECT please send an email to [marketing@marketing.ingdirect.com.au](mailto:marketing@marketing.ingdirect.com.au) with "Unsubscribe" in the subject line or call 1300 656 226.

ING DIRECT

60 Margaret Street, Sydney, NSW, AU