

Commercial Update.



Interest Rates

For information on our current interest rates, [see our Introducer website](#).

Reminder: We're here to help

Commercial lending may seem a little tricky but with ING's commercial support, it could be easier than you think. Our experienced Sales, Support and Credit team will be with you every step of the way. Here's a reminder of the support you have access to:

- Our Commercial Credit Specialist team can assist you with loan scenarios and workshopping deals. The team will help you to avoid any unnecessary delays and ensure you have a smooth credit experience.
- The ability to order valuations upfront, this will help you to identify any unexpected issues early. Simply complete an [Upfront valuation request form](#) and email the completed form, together with the supporting documents to the team at tpd.creditassist@ing.com.au.
- Our solicitor's help desk can assist with pre-lodgement commercial enquiries such as:
 - Loan structuring;
 - Loan security documentation requirements based on loan structuring
 - Commercial property lease terminology and conditions
 - Limited, unlimited guarantees and third-party guarantees.
- Your ING representative can assist with all aspects of our commercial offering - including, product, credit policy and scenarios.

If you would like more information on the above or have a commercial opportunity in mind, contact your ING Commercial Representative.

Avoiding rework on your applications

Here are some handy tips to help you avoid delay in the loan assessment:

Fee Authority section - must be completed on the application form, a reminder to ensure all credit card details are provided and the section is signed by the cardholder.

Removal of Tax File Numbers - ensure you remove all Tax File Numbers prior to providing any of your customers' supporting documentation.

Common Reporting Standards - Individual or Foreign entity foreign tax residency self-certification forms must be completed by all applicants/entities/guarantors and submitted together with the commercial loan application. Please ensure all sections of the form are completed and the customer signs and dates the form.

A reminder that these forms are mandatory. Where the self-certification form is not provided or is incomplete, the deal will not proceed to formal approval.

Mother's Maiden Name - must be provided for each applicant at the application stage.

Want to find out more or talk about a commercial loan?

Get in touch with your ING Representative, they can help you with your submissions, workshopping deals or scenarios.

[Contact us](#)

To learn more



Visit introducer.ingdirect.com.au



Call 1300 656 226



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ING DIRECT
60 Margaret Street, Sydney, NSW, AU