



Commercial Update.



Interest Rates

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

How mortgage brokers can add a commercial string to their bow

Our National Sales Manager - Commercial John Kolyvas spoke with The Adviser this month, about tips on how to enter the commercial space, navigate through the commercial lending processes and the tools ING offers to support our broker partners. So take some time out of your day to read the article in the latest Adviser edition (12.04) or [click here](#) for an online version.



Choose ING for your commercial customers

Being a branchless bank ING offers secured commercial loans exclusively via the broker channel. This, partnered with our low-cost model ensures that our commercial offering has plenty of benefits for your customers. Here's a reminder of why you should choose ING for your commercial customers:

1. Simple product suite with competitive interest rates
2. We lend below \$3 million with LVRs up to 75 per cent for major metro areas and LVRs up to 70 per cent for regional areas.
3. We offer loan terms up to 20 years.
4. Our \$5 million maximum loan limit has been removed. Loans over \$3 million now have dedicated account managers that will manage your application from lodgement to

settlement. Providing brokers with a single contact point throughout the application process.

5. ING will also consider lending to standard non-specialised commercial property including multi-unit residential blocks, shops, offices and industrial units. We'll also lend for childcare centres (65 per cent of freehold value), service stations operated by national tenants (up to 65 per cent) and boarding houses located centrally in major capital cities (up to 60 per cent).



RFi Group Women in Leadership: Melanie Evans ING Head of Retail Banking

Melanie Evans, Head of Retail Banking at ING speaks to Australian Retail Banker magazine about her career in financial services, what drives her, lessons learnt and advice for young professionals. Read more [here](#).

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.ing.com.au



Call 1300 656 226



Important Information: All applications for credit are subject to ING's credit approval criteria. Any advice in this email does not take into account your, or your clients' objectives, financial situation or needs, and you should consider whether it is appropriate for you, or your clients. Before making any decision in relation to our loan products you should read the relevant Terms and Conditions booklet and Fees and Limits Schedule. Further information regarding interest rates, fees and terms & conditions is available from your Business Development Manager. ING is a business name of ING Bank (Australia) Limited, ABN 24 000 893 292 Australian Credit Licence 229823. You received this email as you provided ING with your email address. However, if you do not wish to receive further email communications from ING please send an email to marketing@marketing.ing.com.au with "Unsubscribe" in the subject line or call 1300 656 226.

ING
60 Margaret Street, Sydney, NSW, AU