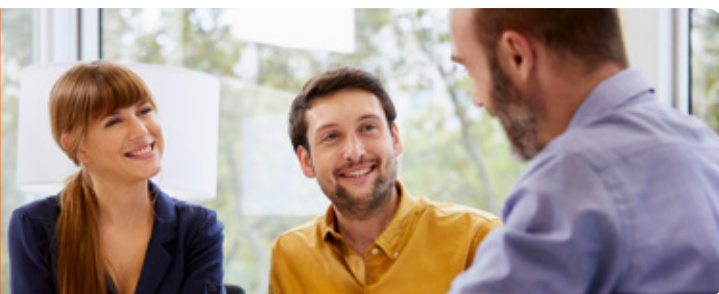


# Why choose ING?



## About ING



Home loans  
Commercial loans  
Savings accounts  
Everyday transaction accounts  
Superannuation  
Credit cards  
Home & Contents Insurance  
Personal loans



- Australia's most recommended bank
- Over 1.5 million active bank customers
- Savings portfolio of over \$42 billion
- Loan portfolio of over \$56 billion



Branchless bank with industry leading customer contact centre based in Australia



Part of global ING group

## Simple and straightforward home loan products

### Orange Advantage

- 100% interest offset facility via Orange Everyday transaction account
- 0.10% p.a. discount available on owner occupied fixed rate loans when split with Orange Advantage
- \$299 annual fee
- Free ATMs throughout Australia, a rebate on ATM fees from any ATM worldwide within 5 business days, and no ING international transaction fees when you obtain an Orange Everyday transaction account.

### Mortgage Simplifier

- Basic variable rate loan with no monthly or annual fees
- Split with Fixed Rate or Orange Advantage available (fees may apply)
- Free ATMs throughout Australia, a rebate on ATM fees from any ATM worldwide within 5 business days, and no ING international transaction fees when you obtain an Orange Everyday transaction account.

### Fixed Rate Loan

- No monthly or annual fees
- Up to \$10,000 in additional repayments per year without charge
- Fixed rate lock in available for \$749 per application – (fixed rate lock in is valid for 90 days)
- Free ATMs throughout Australia, a rebate on ATM fees from any ATM worldwide within 5 business days, and no ING international transaction fees when you obtain an Orange Everyday transaction account.

## Policy solutions/strengths

### Credit solutions

- Up to 80% LVR for:
  - Cash out available for acceptable purpose
  - Debt consolidation
- Common debt reductions for joint debts (conditions apply)
- Demonstration of genuine savings may not be required where LVR < 90%
- Family Support policy which may assist First Home Buyers
- Borrowers must be either Australian citizens or permanent residents who reside in Australia. For joint applications, only one applicant must be a permanent resident or Australia citizen.

### Types of acceptable security

- Minimum internal apartment size of 40 square metres
- Two dwellings on one title acceptable
- Company title acceptable (max 80% LVR)
- We will consider lending in most Australian postcodes

## Our processes put you in control

- Broker ordered upfront valuations for all new applications
- Broker access to ING credit assessors
- Loan documents can be sent to broker or customer (email or post)
- Post-approval tracking available on Dentons website

## Contact us today

### ING Representatives

Please contact your ING representative for all queries relating to:

- Loan scenarios
- Credit or policy related enquiries
- Accreditation and training requirements
- Decline appeals

### Sales Support Team

Phone **1300 656 226**

Available Mon-Fri 8:30am-6:00pm (ESDT)

- Loan status tracking
- Escalation of files
- Password resets

### Broker website

[introducer.ing.com.au](http://introducer.ing.com.au)

- Current interest rates
- Product and policy info
- Forms & brochures

**For the curious:** Information is current as at the date of publication and is subject to change. This flyer provides a summary only and is for the exclusive use of ING Introducers. All applications for credit are subject to ING's credit approval criteria. Fees and charges apply. Any advice in this flyer does not take into account your or your customers' objectives, financial situation or needs and you should consider whether it is appropriate for you or your customers. You must not provide customers with any advice in relation to the Orange Everyday or Home and Contents insurance and their suitability. Before making any decision in relation to an Orange Everyday or home loan product, you and your customers should read the Orange Everyday Terms and Conditions booklet and Orange Everyday Fees & Limits Schedule, and the Home Loans Terms and Conditions, Fees & Limits Schedules, and Credit Guide available at [ing.com.au](http://ing.com.au). These products are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

If your customers apply to borrow more than 80% of the property value, they will be required to obtain Lenders Mortgage Insurance.

### Family Support

While the target market for this guideline is the first home buyer (whether owner occupied or investment), consideration will be given when upgrading the property, however additional care needs to be exercised to ensure this does not adversely affect the guarantor's financial position.

*Family support may comprise:*

Guarantee and mortgage for security support only

Eligible family member as co-borrower/mortgagor (minimum 20% ownership on title)

*Key points for your consideration:*

Acceptable family members are adult children, parents, grandparents, or siblings

Funding available to maximum 100% of purchase price

Principal & Interest only

Must be a 1st mortgage over the guarantor's property and property being purchased

No guarantor should be placed in a position of hardship in guaranteeing or supporting a loan approved under this policy.

Guarantors have a cooling off period, where they have not obtained independent legal advice. ING will not accept guarantor signed documents until the cooling off period has been completed.

Please ensure you remind the guarantor to – seek independent legal advice before committing to be a guarantor.

**WARNING:** If your customers select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, your customer (1) pay out their loan, or they make an additional payment of \$10,000 or more, or they make additional payments totalling \$10,000 or more in any one-year period (with the first one-year period starting on the first day of the fixed interest period), or (2) they ask us to make certain changes to their loan including to their loan type, their repayment type, their loan purpose or their fixed interest period.

"Australia's most recommended bank" according to Nielsen Consumer & Media View Jan 19- Jun '19 (n = 11375) when compared by customers of 18 other banks operating in Australia."

### Rebate offers for ING home loan customers

For as long as you hold an ING home loan, you'll receive the following benefits on your Orange Everyday and Orange One accounts:

- for ATMs in Australia – any ATM fee charged by the ATM operator is rebated immediately following the transaction,
- for ATMs outside Australia – ING will rebate the International ATM withdrawal fee of \$2.50 immediately after it is charged and rebate any ATM fee charged by the ATM operator at settlement of the transaction. While the transaction is pending the amount of the acquirer fee will be deducted from your available balance and will be reinstated after the transaction is finalised. ATM transactions outside Australia can take up to 5 business days to finalise, and
- for ING international transaction fees – ING will rebate the International Transaction fee (Orange Everyday) and Foreign Currency Conversion fee (Orange One) of 2.5% of the amount of the international transaction immediately after it is charged. Merchants may charge you a separate fee for their services (which is not rebated under this offer).

If eligible, the benefits apply to:

- all Orange Everyday accounts held in your name (either single or joint account), and
- all Orange One accounts held in your name (including in respect of any additional cardholder).

This offer may be changed or withdrawn at any time at ING's sole discretion. The ING cash advance fee for Orange One customers is not rebated under this offer.

### Living Super

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. ING Living Super is a product issued out of the Fund. ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund and the Promoter of the Fund. The insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096. You should consider the Product Disclosure Statement and Financial Services Guide available at [ing.com.au](http://ing.com.au) when deciding whether to acquire, or to continue to hold, the product.

### Home & Contents Insurance

ING Home & Contents Insurance is issued by Auto & General Insurance Company Ltd ABN 42 111 586 353 AFSL 285571 as insurer. It is distributed by Auto & General Services Pty Ltd ABN 61 003 617 909 AFSL 241411 (AGS) and by ING Bank (Australia) Ltd ABN 24 000 893 292 as Authorised Representative 1247634 of AGS. ING is a business name of ING Bank (Australia) Ltd (ING).

Any policy issued does not represent a deposit with or liability of, and is not guaranteed or otherwise supported by, ING or its related bodies corporate. Subject to AGS' underwriting and ING's Customer Eligibility and Name-Screening Assessment. Home & Contents Insurance is not available in NT, North QLD or Northern WA.