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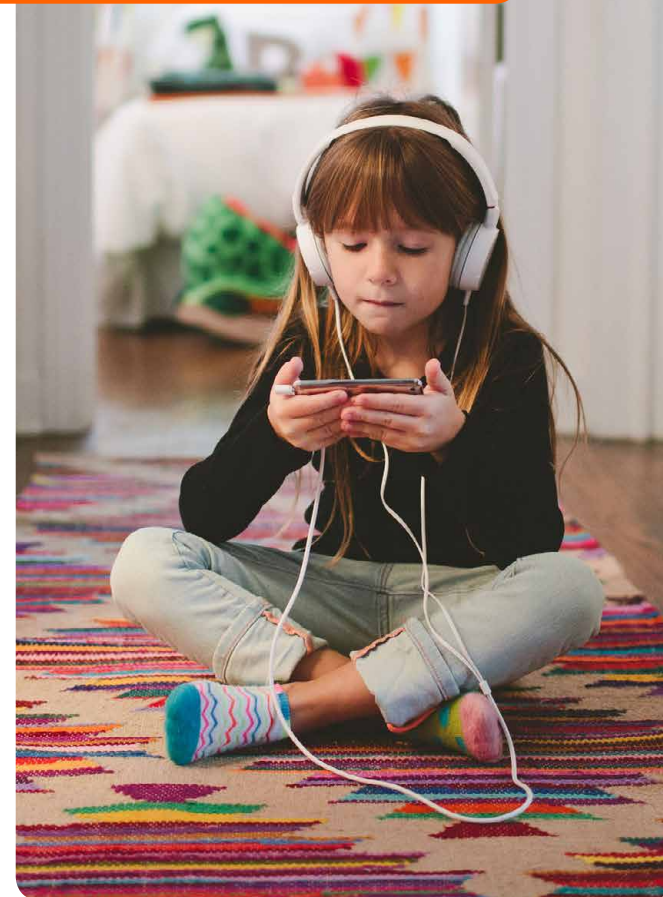
GPO Box 4094
Sydney NSW 2001



For the curious: ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, Australian Credit Licence 229823. ING is a registered trademark of ING Groep NV. INGIM227 07/19

Now that I've settled

Post settlement fees & charges



Post-settlement fees and charges

Issue date: July 2019

	Action Equity Loan	Construction Loan	Fixed Rate	Mortgage Simplifier	Smart Home Loan	Orange Advantage
Annual Package Fee*	Nil	Nil	Nil	Nil	\$180	\$299
Swift	\$35	\$35	\$35	\$35	\$35	\$35
Additional statements	\$7/statement period	\$7/statement period	\$7/statement period	\$7/statement period	\$7/statement period	\$7/statement period
Trace requests	\$60 / hr	\$60 / hr	\$60 / hr	\$60 / hr	\$60 / hr	\$60 / hr
Audit certificate completed	\$25	\$25	\$25	\$25	\$25	\$25
Special answer fee	\$30	\$30	\$30	\$30	\$30	\$30
Emergency replacement Visa card	N/A	N/A	N/A	N/A	US \$175	N/A
Replacement Visa card	N/A	N/A	N/A	N/A	\$50/overseas only	N/A
Increase/decrease to loan amount^	\$250	\$250	\$250	\$250	\$250	NIL
Product switch^	\$250	\$250**	\$250**#	\$250	\$250	NIL
Substitution of security^	\$250	\$250	\$250	\$250	\$250	NIL
Discharge Full and Partial^	\$250	\$250	\$250	\$250	\$250	\$250
Consent to Subdivision/2nd mortgage^	\$250	\$250	\$250	\$250	\$250	NIL
Removal or change to borrowers or guarantors^	\$250	\$250	\$250	\$250	\$250	NIL
Change NIVA limit	N/A	N/A	N/A	N/A	\$250	N/A
Valuation ^Ø	Advised on request	Advised on request	Advised on request	Advised on request	Advised on request	Advised on request
Dishonoured cheque – deposited into an ING account	\$9	\$9	\$9	\$9	\$9	\$9
Dishonoured cheque-drawn on line of credit	\$9	N/A	N/A	N/A	\$9	N/A
Direct debit rejected (each)	\$9	\$9	\$9	\$9	\$9	\$9
Arrears Reminder Letter (each letter)	\$20	\$20	\$20	\$20	\$20	\$20
Arrears Default letter (each letter)	\$40	\$40	\$40	\$40	\$40	\$40

Information is current as at the date of this brochure and is subject to change. *The Orange Advantage Annual Package Fee is payable in advance on settlement and every year after that on the anniversary of the settlement. The Annual Package Fee is non-refundable. ^Additional legal costs, government charges or other fees may be payable. **Automatically switches at the end of the fixed/construction term (as described in the Loan Offer) free of charge. #If you select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, you (1) pay out your loan or you make additional payments of \$10,000 or more in an anniversary year, (2) you ask us to make certain changes to your loan including your loan type, your repayment type, your loan purpose or your fixed interest period. Break costs may be substantial. Ø A valuation fee, usually \$225 per property (including GST) may apply to loan variations. A higher fee may apply dependent on the value and location of the property.