

What are
the costs
to me?



**pre-settlement
fees and charges**

Issue date:
October 2009

ING  **DIRECT**
It's your money



pre-settlement fees and charges

Application Fees

The following application fees apply to a standard loan.

Orange Advantage	Mortgage Simplifier	Fixed Rate Loan	Construction Loan	Smart Home Loan	Action Equity Loan
Nil	Nil	\$499*	Nil	Nil	Nil

*\$499 in NSW, QLD and VIC. \$299 elsewhere.

A standard loan is defined as a loan with one security property attached.

Note:

- \$699 fee if applying for SmartPack. SmartPack interest rate discounts are available if borrowing \$300,000 or more in total, excluding Commercial loans.
- \$199 annual fee payable in advance if applying for an Orange Advantage
- \$499 Fixed Rate Lock-in fee applies if you wish to lock in your fixed rate prior to settlement.
- Additional application fees may apply to non-standard loans where there is more than one security property, or where a combination loan is required.
- A valuation fee is payable. ING DIRECT will not charge you the first \$200 of the GST inclusive valuation fee for the first valuation only.
- A final valuation fee for Construction loans applies.

Combination Loans

In any combination, the highest of the application fees is payable. If applying for more than one loan a fee of \$100 for each additional loan is payable. The \$100 fee for additional loans is not payable where Orange Advantage or SmartPack apply.

Change to Letter of Offer

A fee of \$250 applies to make changes to the Letter of Offer between disclosure date (date of original issue) and settlement.

Post-settlement Fees and Charges

Please refer to the Post-settlement Fees and Charges brochure.

ING DIRECT Solicitor Fees and Charges

This is a guide to the fees and charges that may be charged to you for legal costs and related expenses incurred by ING DIRECT. Please note that this does not include all costs that may be payable by you in relation to obtaining finance from ING DIRECT. Costs may be higher if settlement is taking place outside of capital cities.

Indicative Fees and Charges

Service	All States
Documentation and settlement	\$220.00
Company search	\$33.00
Bank cheque	\$11.00 per cheque
Additional security	\$82.50
Additional interstate security	\$220.00 (per state)
Individual guarantee	\$82.50 (per guarantee)
Company guarantee	\$82.50 (per guarantee)
Review company documents	\$82.50 (per company)
Review trust deeds	\$82.50 per trust
Company charge	\$110.00
Deed of set-off	\$82.50
Acting on variation	\$165.00
Acting on substitution	\$352.00
Old system title	\$220.00

Please note that the Documentation and Settlement Fee includes search of primary security, administrative and out of pocket costs and settlement fees. The above fees are inclusive of GST.

You will need to allow for government charges and duties which may include stamp duty on the mortgage, stamp duty on the transfer of land and registration fees. You will also need to allow for your own legal representation, if applicable.



Summary Comparison Chart

Loan	Orange Advantage	Mortgage Simplifier	Fixed Rate 1-5 years	Interest in Advance#	Construction Loan	Smart Home Loan	Action Equity Loan
Owner Occupied or Investment	Both	Both	Both	Investment	Both	Both	Both
Repayment Type	P&I or I/O ⁺	P&I or I/O ⁺	P&I or I/O ⁺	I/O ⁺ (fixed rate only)	I/O ⁺	I/O	I/O
Maximum Term	30 years	30 years	30 years	30 years	2 years	N/A	N/A
Maximum Loan	\$2 million	\$2 million	\$2 million	\$2 million	\$1.05 million	\$2 million	\$2 million
Additional Payments	Yes	Yes	Yes - less than \$10,000 per year*	No	No	Yes	Yes
Redraw	Yes	Yes	No	No	No	Yes	Yes
Access to funds [^]	Online Banking Phone Banking BPAY [@]	Online Banking Phone Banking BPAY [@]	N/A	N/A	N/A	Online Banking Phone Banking Cheque Visa BPAY [@]	Online Banking Phone Banking Cheque BPAY [@]
Deferred Establishment Fee	Yes	Yes	Yes*	Yes	Yes	Yes	Yes

* If you select a fixed rate loan, break costs may be payable if at anytime before the fixed term expires, you pay out your loan or you make additional payments of \$10,000 or more in an anniversary year, or you change the interest rate applying to your loan to another type of interest rate. Break costs may be substantial.

Interest can only be paid annually in advance

⁺ I/O maximum term is 5 years

[^] Conditions apply for access to online and phone banking

Subject to ING DIRECT approval and LMI approval if applicable

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Information is current as at issue date and is subject to change without notice



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