

Now
that I've
settled...



Visit our website at
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INGD IM227 10/09



**Post Settlement
Fees & Charges**

ING DIRECT
It's your money



post-settlement fees and charges

Issue date: October 2009

	Action Equity Loan	Construction Loan	Fixed Rate	Mortgage Simplifier	Smart Home Loan	Orange Advantage
Account-keeping fee – Annual	Nil	Nil	Nil	Nil	\$180	\$199
Redraw – Telephone banking/Internet	Nil	Nil	N/A	Nil	Nil	Nil
Redraw – Bank cheque	\$6	\$6	N/A	N/A	\$6	\$6
Repurchased/replacement bank cheque	\$20	\$20	N/A	N/A	\$20	\$20
Overseas telegraphic transfers	\$60	\$60	\$60	\$60	\$60	\$60
Swift	\$35	\$35	\$35	\$35	\$35	\$35
Additional statements	\$7/page	\$7/page	\$7/page	\$7/page	\$7/page	\$7/page
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
Stop cheques	\$10	N/A	N/A	N/A	\$10	\$10
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	\$20 (\$50 overseas)	N/A
Increase/decrease to loan amount [^]	\$250	\$250	\$250	\$250	\$250	\$250
Product switch [^]	\$250	\$250*	\$250**	\$250	\$250	\$250
SmartPack Discount**	N/A	\$699	\$699	\$699	\$699	N/A
Substitution of security [^]	\$250	\$250	\$250	\$250	\$250	\$250
Discharge Full and Partial [^]	\$250	\$250	\$250	\$250	\$250	\$250
Consent to Subdivision/2nd mortgage [^]	\$250	\$250	\$250	\$250	\$250	\$250
Removal or change to borrowers or guarantors [^]	\$250	\$250	\$250	\$250	\$250	\$250
Change NIVA limit	N/A	N/A	N/A	N/A	\$250	N/A
Reduced Equity Fee ^{^^}	Advised on request	NA	Advised on request	Advised on request	Advised on request	Advised on request
Valuation for final drawdown	N/A	Advised on request	N/A	N/A	N/A	N/A
Deferred Establishment Fee						
within 1 -12 months#	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400
within 13 – 24 months#	\$1,050	\$1,050	\$1,050	\$1,050	\$1,050	\$1,050
within 25 – 36 months#	\$700	\$700	\$700	\$700	\$700	\$700
within 37 – 48 months#	\$350	\$350	\$350	\$350	\$350	\$350
Dishonoured cheque – deposited into an ING DIRECT 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 letter (each letter)	\$20	\$20	\$20	\$20	\$20	\$20
Formal recovery (each letter)	\$50	\$50	\$50	\$50	\$50	\$50
Line of Credit fees (10 free transactions per month then fees apply)						
Telephone transfer	\$2	N/A	N/A	N/A	\$2	N/A
Personal cheque	\$4	N/A	N/A	N/A	\$4	N/A
ATM withdrawal [†]	N/A	N/A	N/A	N/A	\$2 (\$3.70 overseas)	N/A
EFTPOS transaction	N/A	N/A	N/A	N/A	\$2	N/A