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ING DIRECT
How banking can be

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Now that I've settled

Post settlement fees & charges



 Home
Loans

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How banking can be

Post-settlement fees and charges

Issue date: April 2015

	Action Equity Loan	Construction Loan	Fixed Rate	Mortgage Simplifier	Smart Home Loan	Orange Advantage
Account-keeping fee – Annual	Nil	Nil	Nil	Nil	\$180	\$199
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 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 Reminder Letter (each letter)	\$20	\$20	\$20	\$20	\$20	\$20
Arrears Default letter (each letter)	\$40	\$40	\$40	\$40	\$40	\$40
Formal recovery (each letter)	\$50	\$50	\$50	\$50	\$50	\$50

ATM Fee Rebate: When using an ATM in Australia, we will rebate the ATM Operator fee. We will not rebate currency exchange fees, ATM Operator fees incurred when you use an ATM overseas or fees imposed by merchants for EFTPOS transactions. Please refer to your Home Loan terms and conditions for further information on how ATM Operator fees are charged.

For the curious: Information is current as at the date of this brochure and is subject to change. [^]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. [#]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 ask us to change your loan type or fixed interest period. Break costs may be substantial, in some circumstances tens of thousands of dollars. ^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. This fee is non-refundable and payable on or before settlement.