

Product switch request



Switching Fees Authority to debit fees is required at time of application:

- Product Switch (including change of repayment type) \$250
 - Orange Advantage Annual Fee \$299
- The Product Switch Fee and/or the Orange Advantage Annual Fee for the first year will be debited at the time of processing this request.
 - Where Orange Advantage applies, any subsequent annual fees will be debited from your linked Orange Everyday on each anniversary of the settlement date of your Orange Advantage.

Please note: To request a change of repayment type to Interest Only, please complete the Residential Loan Variation Form.



Please return to
mortgage.assessment@ing.com.au

For Broker use only: Have Introducer details changed since original loan application? Yes No

Broker name

Broker number

Broker contact number

Loan account number:

Please select your request below:

Product Switch - Please complete one or both of the following options. Option 1 or 2

Split - Please select the amount you wish to split and complete Option 1 or 2 below. Amount \$

Combine your loans - Please complete option 1 and 2 below.

Refix my loan

Option 1: Combine your loans

If you want to combine multiple loan accounts into one, list the account numbers below and then complete Option 2:

Account number 1

Account number 2

Account number 3

(Account to be retained)

Option 2: Change your product type

If you wish to change your product please indicate by selecting one product below and select the repayment type in Option 3:

Orange Advantage* Orange Everyday account number

* If applying for an Orange Advantage home loan and do not currently hold an Orange Everyday account, you will need to apply for an Orange Everyday online at ing.com.au prior to sending this application. Your Orange Everyday must be in the same name(s) as the Orange Advantage home loan.

Mortgage Simplifier

Fixed Rate Loan

Term

1yr

2yrs

3yrs

4yrs

5yrs

Note: Fixed rate term cannot exceed interest only term.

Fixed rate loans only: If your loan is currently in advance or you will be making additional payments during the fixed interest period; these funds will not be available for redraw until the fixed term expires. Please specify if you would like the current advance funds to be:

Retained in the loan

Sent to your linked bank account

Remove access to redraw

Transfer to another ING account

Redraw retained in variable portion

Redraw retained in fixed portion

WARNING: If you select a fixed rate loan, break costs may be payable if, at any time before the fixed rate expires, you (1) pay out your loan, make an additional payment of \$10,000 or more, or you 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) you ask us to make certain changes to your loan including but not limited to your loan type, your repayment type, your loan purpose, your fixed interest period, the security on your property, your approved loan amount, your loan term, the borrowers on your loan or any other change that requires your loan to be re-documented. You should refer to the Home Loan terms and conditions for details and contact us on 133 464 for an estimate of the break costs that may be payable by you in the above circumstances. Any additional payments or advanced funds are not available for redraw during the fixed interest period. There is no offset facility available on a fixed rate loan. The offset facility is only available on the Orange Advantage home loan account when linked to an Orange Everyday account.



Option 3: Change repayment type

- Principal & Interest
 Fortnightly Monthly

Additional comments

Fee authorisation

Option 1 – Payment from redraw/line of credit/Orange Everyday: Account number Amount \$

Option 2 – Payment from linked bank account: BSB Account number Amount \$

My declaration all borrowers must sign below

I/We hereby authorise ING to make any other enquiries relative to this loan variation request, which it considers necessary. I/We also understand that this form does not in any way constitute an offer to vary my/our loan contract.

Despite any representations which may be made to us by any person, I/we understand and acknowledge that ING is not bound to approve this loan variation request, and is not to be treated as having approved this loan variation until I/we receive written confirmation from ING confirming approval of the loan variation and listing the approval conditions, if any. I/We understand that no loan variation can proceed until those conditions have been met.

I/We understand that fees and charges will apply (these fees and when they are payable are set out above and/or will be set out in any Loan Variation Confirmation that you give me/us).

To the best of my/our knowledge and belief, all the information given in this form is true and correct.

Electronic Documents and Communications

By signing below, I/we consent to receiving and signing my/our loan documents electronically. I/We understand that if I/we wish to receive paper loan documents I/we can contact ING. In addition, I/we consent to receiving documents and notices from ING in relation to my/our home loan, including statements, electronically. Documents and notices may be sent by email, or be made available for retrieval from a website. By providing this consent, I/we understand that I/we may no longer receive paper documents from ING, and that I/we must regularly check electronic communications (e.g. email) for documents and correspondence from ING. I/We understand that I/we can withdraw this consent at any time. Despite this consent, ING reserves the right to send any document or notice in paper form to my/our postal address. I/We understand that any broker who assisted with my/our loan application may also receive an electronic copy of my/our loan documents.

Borrower's name	Signature	Contact number	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

