

Product Switch Request

Please return form to:

ING DIRECT - Variation Credit Assessment Team, GPO Box 4094 Sydney NSW Australia 2001 OR Fax to: 1800 552 120



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

- Product Switch (including change of repayment type) \$250
 - Switch to SmartPack \$499
 - Orange Advantage Annual Fee \$199
1. The fees will be debited at time of processing this request.
 2. Where Orange Advantage applies, the first annual fee is payable in advance and will be debited as per the fee authorisation on this application form. Any subsequent annual fees will be debited from your linked Orange Everyday on each anniversary of the settlement date of your Orange Advantage.

My Introducer Details (if using a broker)

Have Introducer details changed since original loan application? Yes No

Introducer Name	Introducer Number	Introducer Contact Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Change/Split My Loan

Please specify account number(s) this change is applicable to:

If you wish to transfer only a portion of your existing loan, please specify amount \$

Please change to:

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 ingdirect.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 \$ 1yr 2yr 3yr 4yr 5yr

Fixed Rate Loans Only - Please complete if you are transferring the entire loan amount for the above specified account number(s) to a Fixed Rate Loan. If you are currently in advance or 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 advanced funds (redraw amount) to be:

<input type="checkbox"/> Retained in the loan account (not available during the fixed interest period); OR	<input type="checkbox"/> Sent to the nominated bank account; OR	<input type="checkbox"/> Used to permanently reduce the loan (unavailable for future redraw)
Account Name <input type="text"/>	BSB Number <input type="text"/>	Account Number <input type="text"/>

Important Note: The nominated account details you have provided above must be one of your nominated account(s) you have already linked to your loan for the purpose of redraw.

WARNING: If you have a Fixed Rate Loan you may be charged break costs if, before the expiry of the fixed interest period:

- (a) you make an additional payment of \$10,000 or more, or make additional payments totalling \$10,000 or more in any one-year period (starting on an anniversary of the settlement date (inclusive)); or
- (b) you pay out that fixed rate loan or an amount becomes due and payable; or
- (c) we agree to change your loan type or fixed interest period that applies to your loan. For example, if we agree to a request from you to switch from a 5 year fixed rate loan to a 2 year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. Any additional payments or advanced funds are not available for redraw during the fixed interest period. Refer to the Home Loan Terms and Conditions and FAQs available at ingdirect.com.au which set out when break costs may apply on fixed rate loans.

Change My Repayment Type

Please change repayment type to:

Principal and Interest Fortnightly Monthly **OR** Interest Only* 1yr 2yr 3yr 4yr 5yr

*For interest only loans monthly repayments are required. Maximum interest only period over the life of the loan is 5 years.

SmartPack

If your residential borrowings with us are \$250,000 or more, you can apply for SmartPack for a one off fee of \$499. You will receive an interest rate discount on your Mortgage Simplifier and Smart Home Loan. Would you like to apply for SmartPack?

Yes No

My Fee Authorisation

Option 1 - Payment by Credit Card

Received from Mr Mrs Miss Ms Other (please specify)

Name as shown on card Please debit my Visa Mastercard \$

Card number Expiry date /

Cardholder's signature

Option 2 - Payment from ING DIRECT redraw/line of credit

Account Number Amount \$

My Declaration All borrowers must sign below.

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"/>