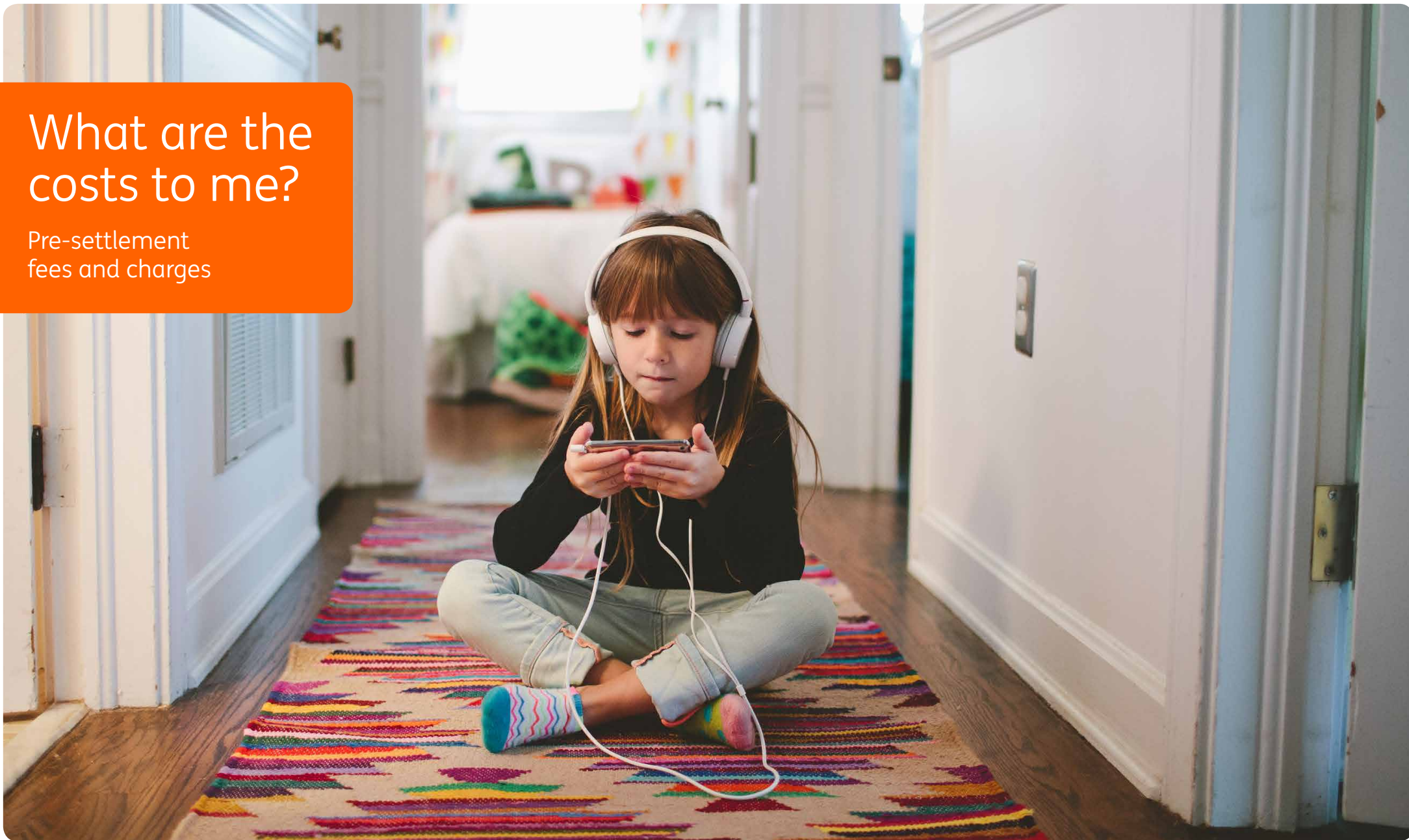


# What are the costs to me?

Pre-settlement fees and charges



# Pre-settlement fees and charges

This is a guide to the fees and charges that may be payable by you in relation to the settlement of your ING home loan.

Fee name	Amount and details
Settlement Fee	<b>\$299</b> For each loan application and is charged at settlement
Valuation Fees	A valuation fee is payable. ING will cover up to \$225 of the valuation fee (GST inclusive) for the first valuation/property only.
Fixed Rate Application Fee	<b>\$499</b> Applies for a standard fixed rate loan (where one security property is attached). Note: This fee is waived if split with an Orange Advantage
Fixed Rate Lock in	<b>\$749</b> Charged to lock in your fixed rate prior to settlement and is charged per fixed rate loan account
Combination loans	<b>\$100</b> If applying for more than one loan, a split fee of \$100 for each additional loan is payable
Change to letter of offer	<b>\$250</b> This is payable if changes are made to the letter of offer between disclosure date (date of original issue) and settlement.
Other Fees	Other fees may be payable for services including bank cheques or PEXA fees, land title registration, agency settlement, telegraphic transfer/EFT, old system/qualified land title

**Note:** This list does not include Lenders mortgage insurance (if applicable) or 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.

## Post settlement Fees and charges

For details of fees that may be payable once your loan settles, please refer to the Post Settlement fees and charges brochure.

# Summary comparison chart

	Orange Advantage	Mortgage Simplifier	Fixed Rate 1-5 Years	Smart Home Loan	Action Equity Loan	Construction Loan
Owner Occupied or Investment	Yes	Yes	Yes	Yes	Yes	Yes
Monthly or fortnightly repayments	Yes	Yes	Yes	Yes	Yes	Monthly
Interest Only repayments*	Yes	Yes	Yes	Yes	Yes	Yes
Repayments	Direct Debit Salary Credit	Direct Debit Salary Credit	Direct Debit	Direct Debit Salary Credit	Direct Debit Salary Credit	Direct Debit
Additional payments	Yes	Yes	Less than \$10,000 per year <sup>^</sup>	Yes	Yes	No
Redraw Facility	Yes	Yes	No	Yes	Yes	No
Offset facility	Through your Orange Everyday	No	No	No	No	No
Online and Phone Banking access <sup>#</sup>	Yes	Yes	Yes	Yes	Yes	Yes
BPAY <sup>®</sup>	Yes	Yes	No	Yes	Yes	No
Pay Anyone	Yes	Yes	No	Yes	Yes	No
ATM/EFTPOS access	Through your Orange Everyday	No	No	Through your Visa Credit Card	No	No
Cheque Book access	No	No	No	Yes	Yes	No
Annual Fee	Yes	No	No	Yes	No	No
Combine with other ING Loans	Yes	Yes	Yes	Yes	Yes	No
Portable Loan	Yes	Yes	Yes	Yes	Yes	No
<b>Total loan term</b>	Up to 30 years	Up to 30 years	Up to 30 years	N/A	N/A	Up to 30 years

**For the curious:** \* Interest Only repayments can only be made monthly, maximum term is 5 years. <sup>^</sup> 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 ask us to change your loan type or fixed interest period. Break costs may be substantial, in some circumstances tens of thousands of dollars. Any additional payments or advanced funds are not available for redraw during the fixed term. <sup>#</sup> Conditions and restrictions apply to online and phone banking access. BPAY<sup>®</sup> is a registered trademark of BPAY<sup>®</sup> Pty Ltd ABN 69 079 137 518. All applications for credit are subject to ING's credit approval criteria. Information is current as at the issue date and is subject to change without notice.

For more information on our home loans, visit our website [ing.com.au](http://ing.com.au) or phone our Contact Centre on 133 464, we're available 24 hours a day, 7 days a week.

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