

How do I complete the Loan Account Instruction Form?

Section 1: Direct Debit Request

In this section, provide us with details of the account you wish us to debit your regular loan repayments from. If you have more than one loan account, please complete this section for each loan account. Make sure you fill in the product name or loan limit for each loan. You are providing us with the authority to debit your account(s) as per your instructions and in accordance with the Home Loan Terms and Conditions. Remember that this section needs to be signed by all account holders listed on your Direct Debit. Before you sign this section take some time to review the Direct Debit Request Service Agreement on the last page.

Section 2: Orange Advantage – Offset Account Nomination

If you have applied for an Orange Advantage it is important that you provide your nominated Orange Everyday account details in order to receive the benefit of the interest offset facility. If you're missing any account details, simply log in to online banking or call one of our Customer Care Specialists on 133 464.

For each Orange Advantage home loan account you open, you must nominate one Orange Everyday account to be linked in order to receive the benefit of the interest offset facility.

Important information to understand before you nominate your offset account/s:

- Only Orange Everyday accounts can be used for offset purposes. We cannot link a Savings Maximiser or Savings Accelerator to your Orange Advantage home loan.
- The name/s on the Orange Everyday account/s must match the names of the Orange Advantage loan/s. This means;
 - if you have a joint Orange Advantage your Orange Everyday account needs to be held in the same joint names.
 - if you hold a single Orange Advantage in only your name, you can only link Orange Everyday accounts in your name, and not in joint names.
- You can only link one Orange Everyday to one Orange Advantage. This means;
 - you cannot link one Orange Everyday to two Orange Advantage home loans, and,
 - you cannot link two Orange Everyday accounts to one Orange Advantage.
- If you have chosen to split your home loan across two Orange Advantage home loans you must nominate two separate Orange Everyday accounts to be linked.
- If you don't already have Orange Everyday account/s in the same names as your Orange Advantage account/s just tick the box to open and link a new Orange Everyday account and we'll look after the rest.
- Where you have no other existing open Orange Advantage accounts, the annual fee for your Orange Advantage will automatically be debited from the Orange Everyday that you have nominated for 'Orange Advantage Loan account 1' as stated on your Loan Offer.

Section 3: Authority to debit ING account to contribute additional funds at settlement

We recommend liaising with your solicitor or conveyancer before completing this section.

This section provides ING authority to debit your ING nominated ING Orange Everyday account for an amount to assist with the settlement of the loan.

Important notes:

- At least one account holder of the Orange Everyday account nominated in Section 3 must be an account holder for the loan/s.
- If funds are not readily available in the nominated Orange Everyday account, settlement may not occur.
- Funds required for settlement can vary up until the day of settlement.

Section 4: Electronic communication consent

This section provides ING with authority to communicate with you electronically, including by email, SMS and online banking.

Section 5: Declaration and signing

In this section you are acknowledging and agreeing to certain matters relating to the information, instructions and authorisations given in the form.

Please Note: Your loan account will be set up to allow any one to operate, meaning we will accept and act on instructions from any borrower on your loan account, including instructions received electronically. Once your loan has settled you can change this authority at any time (for example, you can change it to an 'all to operate', meaning we will accept and act on instructions from all borrowers on your loan account). To find out how, simply phone our Contact Centre on 133 464.

Loan Account Instruction Form

Loan application details

Loan application reference number

Borrower details

	Full name
Borrower 1	<div></div>
Borrower 2	<div></div>
Borrower 3	<div></div>
Borrower 4	<div></div>

Section 1: Direct Debit Request

Complete the details for each loan split/product name/loan limit. Please note ING will automatically apply the details listed in the first column across all loan splits that are part of this application if alternative details are not provided.

loan split/product name/loan limit	loan split/product name/loan limit	loan split/product name/loan limit
<div></div>	<div></div>	<div></div>
Direct Debit amount	Direct Debit amount	Direct Debit amount
<input type="checkbox"/> Minimum repayment	<input type="checkbox"/> Minimum repayment	<input type="checkbox"/> Minimum repayment
Or nominated amount (greater than minimum)	Or nominated amount (greater than minimum)	Or nominated amount (greater than minimum)
\$ <div></div>	\$ <div></div>	\$ <div></div>
Repayment frequency	Repayment frequency	Repayment frequency
<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly
Direct Debit to come from:	Direct Debit to come from:	Direct Debit to come from:
Name of Financial Institution	Name of Financial Institution	Name of Financial Institution
<div></div>	<div></div>	<div></div>
Account holder's name^	Account holder's name^	Account holder's name^
<div></div>	<div></div>	<div></div>
BSB number Account number	BSB number Account number	BSB number Account number
<div></div> <div></div>	<div></div> <div></div>	<div></div> <div></div>

^ One party must be a loan account holder.

Direct Debit authorisation

By signing the Direct Debit authorisation below, you authorise and request ING Bank (Australia) Limited (User ID 028241) to debit to your nominated account/s for the amounts stated above, and any other amount that ING has deemed payable by you under the loan accounts to which this Direct Debit Request relates, including the annual fee. This debit will be made through the Bulk Electronic Clearing System (BECS) from the account/s you nominate above and will be subject to the terms and conditions of the Direct Debit Request Service Agreement in this form. If any nominated account is held in joint names, then all account holders must sign below.

By signing below, you have read and agreed to the terms and conditions governing the debit arrangements between you and ING as set out in the Direct Debit Request and the Direct Debit Request Service Agreement, each of which is set out on this form.

Direct Debit account holder's full name	Direct Debit account holder's signature	Date of signature (DD/MM/YY)
<div></div>	<div></div>	<div></div> / <div></div> / <div></div>
<div></div>	<div></div>	<div></div> / <div></div> / <div></div>
<div></div>	<div></div>	<div></div> / <div></div> / <div></div>
<div></div>	<div></div>	<div></div> / <div></div> / <div></div>



Section 2: Orange Advantage - Offset nomination

Please only complete this section if you are opening an Orange Advantage Home Loan.

Before completing this section, please ensure you have read and understood 'Section 2' on page 1.

Nominating your offset account/s

If you already have an Orange Everyday account(s) in the same name(s) as your Orange Advantage home loan(s), that is not already linked to an existing Orange Advantage home loan, please provide the details below and we'll use this as your interest offset account.

If you don't have an Orange Everyday account, we can set one up for you if you tick the check box below:

Orange Advantage Loan 1

Limit amount

\$

Orange Everyday - Account holder's name(s)

BSB number

923-100

Orange Everyday account number

OR

☐ Yes please, I/we would like to open a new Orange Everyday transaction account for offset purposes

By checking 'Yes please', I acknowledge that:

- I/we have read and agree to the Orange Everyday Terms and Conditions booklet and Fees and Limits Schedule available at ing.com.au/everyday. I agree I have been given the opportunity to print or save them and that I will not otherwise be provided with a copy (unless I ask for one). I also acknowledge that ING can send statements and other communications to me in relation to my Orange Everyday account electronically including by email, SMS or by making them available to me via ING online banking.
- I/we request that ING sends me a Visa Debit Card when my Orange Everyday transaction account is opened.

Orange Advantage Loan 2

Limit amount

\$

Orange Everyday - Account holder's name(s)

BSB number

923-100

Orange Everyday account number

OR

☐ Yes please, I/we would like to open a new Orange Everyday transaction account for offset purposes

By checking 'Yes please', I acknowledge that:

- I/we have read and agree to the Orange Everyday Terms and Conditions booklet and Fees and Limits Schedule available at ing.com.au/everyday. I agree I have been given the opportunity to print or save them and that I will not otherwise be provided with a copy (unless I ask for one). I also acknowledge that ING can send statements and other communications to me in relation to my Orange Everyday account electronically including by email, SMS or by making them available to me via ING online banking.
- I/we request that ING sends me a Visa Debit Card when my Orange Everyday transaction account is opened.

Section 3: Authority to debit ING account to contribute additional funds at settlement

Complete this section if you are providing funds at settlement and want ING to debit your nominated Orange Everyday account to provide those funds. We recommend liaising with your conveyancer or solicitor before completing this section, ensuring you have read and understood 'Section 3' on page 1.

☐ I/we authorise ING to debit the below ING Orange Everyday Account to provide funds at settlement. I/we will ensure any funds I/we are required to provide at settlement are available in the below nominated ING Orange Everyday account at least 72 hours prior to settlement. I/we acknowledge that if the funds are not available, settlement may be delayed or cancelled.

BSB number

923-100

Orange Everyday account number

Please note we can only debit the account number you provide authorisation to debit.

Section 4: Electronic communication consent

☐ I/we consent to ING sending me documentation, notices and communications in relation to my home loan (such as **account statements, notices and correspondence**) electronically, including by email, SMS or by making it available through ING online banking. When communications are made available to be via online banking, I acknowledge that ING can let me know by email, SMS or other electronic communication. By providing this consent I understand that I may no longer receive paper documents from ING, and that I regularly check electronic communications (e. g. email) for documents from ING. I understand that I can withdraw this consent at any time. ING reserves the right to send any documentation, notice or communication in paper form to your postal address.



Section 5: Declaration and signing

By signing below, each Borrower agrees and acknowledges that:

- ING is entitled to act on the instructions and authorisations provided in this form;
- each of them has received and read the Home Loan Terms and Conditions, and ING will act on all instructions given in this form in accordance with those Terms and Conditions;
- all information provided by them in this form is true and correct;
- the instructions and authorisations in this form remain in force unless or until they are revoked or replaced; and
- Any funds that we hold that are not required at settlement will be returned to you within 5 business days.

	Full name	Signature	Date of signature (DD/MM/YY)
Borrower 1	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Borrower 2	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Borrower 3	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Borrower 4	<input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>



This is your Direct Debit Request (DDR) Service Agreement with ING. It explains our obligations to each other under our direct debit arrangement.

Please keep this agreement for future reference. It forms part of the terms and conditions of your DDR and should be read in conjunction with your DDR authorization.

Please direct all enquiries about your direct debit arrangement to the Contact Centre on 133 464.

1. THE DIRECT DEBIT ARRANGEMENT

- By signing the Direct Debit Request in Section 1 above, you have authorised us to arrange for funds to be debited from the account nominated in that section. The terms of the arrangement are set out in the Direct Debit Request and this Direct Debit Request Service Agreement.
- You should check:
 - that your nominated account can accept direct debits (direct debiting may not be available on all accounts). If in doubt, refer to your financial institution; and
 - that the account details for your external bank account are correct against a recent statement from the financial institution where it is held (please check with your financial institution if you are uncertain).
- If you have any questions about how to complete the Direct Debit Request, please refer to your nominated financial institution.
- We will only arrange for funds to be debited from your account as authorised in the DDR.

2. OUR COMMITMENT TO YOU

- ING will give you at least 14 days notice in writing if there are changes to the terms of the drawing arrangements shown in your DDR.
- ING will keep any information (including your account details) in your Direct Debit Request confidential, except where required for the purposes of this agreement (including disclosing information in connection with any query or claim) or as otherwise required by law.
- Where the due date for a debit is not a business day, ING will direct your financial institution to debit your account on the following business day. If you are unsure about which day your account has been or will be debited, you should ask your financial institution.

3. YOUR COMMITMENT TO US

- It is your responsibility to ensure that there are sufficient clear funds available in your nominated account to allow a debit payment to be made on its due date in accordance with the Direct Debit Request.
- If there are insufficient funds in your nominated account to enable a drawing to be made, we may apply a fee and/or interest for drawings which are dishonoured, in accordance with the Terms and Conditions of your ING account. Additionally, you may be charged a fee and/or interest by your nominated financial institution. You must arrange for the dishonoured drawings to be paid by another method, or arrange for sufficient clear funds to be in your account by an agreed time, so that we can process the drawing.
- You must advise us if your nominated account is transferred or closed, or the account details change.
- You must arrange a suitable alternative payment method if the drawing arrangements are cancelled.
- You must ensure that all account holders on the nominated financial institution account sign the DDR.
- Ensure that the authority given to us to draw on your nominated account is consistent with the account authority or signing instructions held by your financial institution for that account.

4. YOUR RIGHTS

- Subject to the Terms and Conditions of your ING account, you may alter your debit arrangements. Instructions to do so should be received by us at least 5 working days before the due date of the debit by logging in to online banking or phoning the Contact Centre on 133 464. We will, however, process the changes earlier, if possible.

You may alter the debit arrangements:

- to stop an individual debit
- to defer an individual debit
- to suspend future debits
- to alter the debit arrangements in any other way
- to cancel the debit arrangement completely.

You may also arrange to alter the debit arrangements in this way through your nominated financial institution, which is required to act promptly on your instructions.

- You should check your account statement to verify that the amounts debited to your account are correct. Where you consider that a drawing has been initiated incorrectly, you should phone the Contact Centre on 133 464. Alternatively, you can also take it up directly with your nominated financial institution.

We will investigate your concerns and endeavour to respond to you within 21 days. If we conclude a debit has been made in error, we will adjust your nominated account accordingly, and will notify you of the amount by which your account has been adjusted. If we conclude that a debit has not been made in error, you will be informed of this conclusion and the reasons for it.

5. OTHER INFORMATION

- ING reserves the right to ask that instructions from a customer to stop or in any way alter debit arrangements are provided in a written, verbal or electronic form.
- ING reserves the right to cancel debit arrangements if three or more consecutive drawings are dishonoured by your nominated financial institution, and to arrange an alternative payment method with you.
- Your debit arrangements are governed by the Terms and Conditions of your ING account.

