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Sydney NSW 2001

Now that I've settled

Post settlement fees & charges



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For the curious: ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, Australian Credit Licence 229823. ING is a registered trademark of ING Groep NV. INGIM227 09/18

 Home
Loans

ING 

Post-settlement fees and charges

Issue date: October 2018

	Action Equity Loan	Construction Loan	Fixed Rate	Mortgage Simplifier	Smart Home Loan	Orange Advantage
Account-keeping fee – Annual	Nil	Nil	Nil	Nil	\$180	\$299
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 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

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. [#]If you select a fixed rate loan, break costs may be payable if at any time before the fixed term expires, you (1) pay out your loan or you make additional payments of \$10,000 or more in an anniversary year; (2) you ask us to make certain changes to your loan including your loan type, your repayment type, your loan purpose or your fixed interest period. Break costs may be substantial. ^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.