

Form A

Increase your loan

Instructions for completion

1. Scan your completed (signed and dated) form and gather all required documents:

PAYG clients

- Last 2 Payslips (if payslip does not contain ABN, evidence of salary crediting must be provided)
- Latest Group Certificate or Taxation Return
- Contract of Sale (if selling or buying a property)

Self employed applicants

- Last 2 years full Business/Company Taxation Returns and Financials
- Last 2 years full Personal Taxation Returns
- Contract of Sale (if selling or buying a property)

2. Email application and required documents to: **mortgage.assessment@ing.com.au**

Fee guide

This is a guide to fees that may apply to your variation request:

Variation Fee (not applicable for Orange Advantage account holders)	\$300
Orange Advantage Annual Fee	\$299

1. Additional legal costs/government charges may be payable for loan variation requests.
2. Unless we tell you otherwise, fees are due on or prior to settlement and are non refundable. The valuation fee is payable even if the variation does not proceed.
3. There may be other fees associated with your loan variation, such as Lenders Mortgage Insurance. These fees will be payable on or prior to settlement.
4. The first annual fee on your Orange Advantage, payable in advance, will be debited upon settlement of your variation where applicable.
5. If you make changes to a fixed rate loan, break costs may be payable in certain circumstances. Break costs may be substantial. You should refer to the [Home Loan Terms and Conditions](#) for details and contact us on 133 464 for an indicative break cost.

Step 1: Responsible lending

1. The purpose of my/our loan is to

- | | |
|---|---|
| <input type="checkbox"/> Purchase home (owner occupied) | <input type="checkbox"/> Refinance home/personal loan (owner occupied)* |
| <input type="checkbox"/> Purchase investment property | <input type="checkbox"/> Refinance investment loan* |
| <input type="checkbox"/> Other owner occupied - must specify | <input type="checkbox"/> Other investments - must specify |

***Additional Information – Reasons for refinance (only if loan purpose includes refinance)**

- | | | | |
|---|---|--|---|
| <input type="checkbox"/> Consolidation or restructure of finances | <input type="checkbox"/> Customer service | <input type="checkbox"/> Products and features | <input type="checkbox"/> Pricing (interest rates) |
|---|---|--|---|

Other (please specify)

If refinancing an existing loan with Interest Only repayments, please explain why you want to refinance to another loan with Interest Only repayments (**mandatory field**)

What is important to me in a home loan?

2. I/we have the following requirements (tick the options that apply to your application):

- | | | |
|--|--|--|
| <input type="checkbox"/> Variable Rate Loan | <input type="checkbox"/> Fixed Rate Loan | <input type="checkbox"/> Principal & Interest repayments |
| <input type="checkbox"/> Interest Only repayments (up to 5 years only) – If selected please set out why you would like Interest Only repayments (mandatory field) | | |



3. My/our objectives are (tick the options that apply to your application):

- ☐ Reduce the loan amount as quickly as possible ☐ Minimise the loan repayments ☐ Have certainty of knowing what the repayments will be for a set period ☐ I don't have any specific repayment requirements

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.

4. If you selected a fixed rate loan, for how long would you like to fix your interest rate? years. (Fixed rate term cannot exceed interest only term.)

5. I/We want to fix the rate for (tick the relevant box)

- ☐ The entire loan amount ☐ A portion of the loan – amount to be fixed \$

6. I/We want to (only tick if the statement applies to you)

- ☐ Have access to an offset facility (only available for Orange Advantage)
☐ Access any available funds (redraw, offset, available limit) via:
☐ Card (Orange Advantage only) ☐ Online and Phone Banking

7. If you have any requirements or objectives for your loan that have not been covered in the previous questions, you **must** outline these below:

What are my financial circumstances?

8. Are you aware of anything that may adversely effect your ability to meet current and future obligations during the term of the loan?

Yes ☐ No ☐

If 'Yes', what kind of change are you expecting?

(b) Which one of these applies, if any?

- ☐ Temporary decrease in income ☐ Permanent decrease in income ☐ Anticipated large expenditure
☐ Temporary increase in expenses ☐ Permanent increase in expenses ☐ Anticipated retirement
☐ Other (please specify details below)

(c) How will you meet your obligations under the credit contract when/and if the change occurs?

- ☐ Securing additional income ☐ Using savings ☐ My application reflects these changes ☐ Reducing expenditure
☐ Sale of asset ☐ Downsize ☐ Use of superannuation
☐ Other (please specify details below)



Step 2: Increase my loan

Account number	Increase by	Account number	Increase by
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>

The increase in funds will be (tick a box): ☐ Retained in my/our loan account or ☐ Sent to my/our nominated bank account

Account name BSB number Account number

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.

Step 3: Changing my loan

New loan details

I/we would like to keep existing loan details

☐ Yes - go to the next section

☐ No - Fill details below

Note: If your current loan is a fixed rate loan you will receive your increase in a separate loan account with the details you provide below.

Please select your request below:

☐ Product switch - please complete below which loan to switch

☐ Split - I would like \$ Split for the product details below

Account number	<input type="text"/>
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Select my loan product

☐ Orange Advantage^V ☐ Mortgage Simplifier

☐ Fixed Rate Loan

If selecting a fixed rate please indicate term (years)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Note: Fixed rate term cannot exceed interest only term.

^V Existing Orange Everyday account number

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.

Loan amount (if you wish to switch only a portion of your existing loan, require a separate account or increasing your fixed rate loan, please specify the amount)

\$

Loan term Years

Change my repayment type

☐ Fortnightly Principal & Interest ☐ Monthly Principal & Interest

☐ Monthly Interest Only

If Interest only, please indicate term (years)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Account number	<input type="text"/>
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Select my loan product

☐ Orange Advantage^V ☐ Mortgage Simplifier

☐ Fixed Rate Loan

If selecting a fixed rate please indicate term (years)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Note: Fixed rate term cannot exceed interest only term.

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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.

Loan amount (if you wish to switch only a portion of your existing loan, require a separate account or increasing your fixed rate loan, please specify the amount)

\$

Loan term Years

Change my repayment type

☐ Fortnightly Principal & Interest ☐ Monthly Principal & Interest

☐ Monthly Interest Only

If Interest only, please indicate term (years)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5



Step 4: My details

Important note: If the loan(s) is/are in a company or trust name, please complete a Company and Trust Appendix and forward with this application. The Appendix can be found on our website.

Borrower details

	Borrower 1/Guarantor 1	Borrower 2/Guarantor 2
Surname	<input type="text"/>	<input type="text"/>
First name and middle name	<input type="text"/>	<input type="text"/>
Mother's Maiden Name	<small>(mother's original surname/family name)</small> <input type="text"/>	<input type="text"/>
Borrowers Spouse's Name	<input type="text"/>	<input type="text"/>
No. of dependants	<input type="text"/>	<input type="text"/>
Age of dependants	<input type="text"/>	<input type="text"/>
Nationality	<input type="text"/>	<input type="text"/>
Residential status	<small>(e.g. Buying, mortgaged, renting, boarding, living with parents, etc)</small> <input type="text"/>	<input type="text"/>
Email address	<input type="text"/>	<input type="text"/>

Employment details

Name of current employer	<small>(If self employed your trading name)</small> <input type="text"/>	<input type="text"/>
Occupation	<small>(If self employed the nature of your business)</small> <input type="text"/>	<input type="text"/>
Date commenced (MM/YY)	<input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>
No. of employers in last 4 years	<input type="text"/>	<input type="text"/>
Name of previous employer	<input type="text"/>	<input type="text"/>
Previous occupation	<small>(If less than 2 years at current employer)</small> <input type="text"/>	<input type="text"/>
Employer's telephone number	<input type="text"/>	<input type="text"/>
Date commenced/ended (MM/YY)	<input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/>
Second job employer name	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Date commenced (DD/MM/YY)	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

My assets

	Full address	Postcode	Value (\$)
Existing property (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment property 1	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment property 2	<input type="text"/>	<input type="text"/>	<input type="text"/>
Motor vehicles			<input type="text"/>
Other assets e.g. furniture, personal effects, collectables, boat, etc.			<input type="text"/>
Savings with (name of institution):	<input type="text"/>		<input type="text"/>
	<input type="text"/>		<input type="text"/>
Deposit already paid on new home or investment property			<input type="text"/>
Investments:	Superannuation		<input type="text"/>
	Shares		<input type="text"/>
TOTAL ASSETS			<input type="text"/>



My liabilities

	Current interest rate	Remaining loan term	Remaining IO term	Current balance (\$)	Facility limit (\$)	Monthly payment (\$)	Financier	Indicate if debts to be repaid prior to or on settlement
Existing mortgage (home)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Existing mortgage (investment property 1)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal loans or hire purchase	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Car lease	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other debts (store account/s, HECS, etc.)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Credit card(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
TOTAL LIABILITIES	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>		

My expenses

	Weekly (\$)	Fortnightly (\$)	Monthly (\$)	Annual (\$)
Transport	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Groceries	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Recreation & Entertainment	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Telephone & Communications	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Clothing & Personal Care	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Medical & Health	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Public Education	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Higher Education	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Private Education	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Personal Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
General Insurance	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Insurances	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investment Property Cost	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Child Maintenance Payments	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Rent of Dwelling	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Board (Notional Rent)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Primary Residence Costs	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Childcare	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Owner Occupied Strata / Body Corporate / Land Tax	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Secondary Residence & Holiday Home Costs	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other Regular Expenses	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>



Personal income

Borrower 1/Guarantor 1

PAYG

Base income
(including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^ ☐

Other income

Child Maintenance (must be court ordered)

Investment income
(including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission/bonus)

TOTAL INCOME

Borrower 2/Guarantor 2

PAYG

Base income
(including salary paid to you by your own company)

Gross monthly income* (\$)

Regular overtime

Second job income

Car allowance^

Fully maintained car^^ ☐

Other income

Child Maintenance (must be court ordered)

Investment income
(including dividends paid to you by your own company)

Existing rental income

Proposed rental income

Other income (e.g. commission/bonus)

TOTAL INCOME

* How to convert to gross monthly amounts (before tax). Weekly – multiply by 52 then divide by 12. Fortnightly – multiply by 26 then divide by 12. Yearly – divide by 12.

^ Paid to you by your employer to cover vehicle running costs.

^^ Only tick this box if your employer is providing you a fully maintained car which is in addition to your salary.

Business Income (sole trader/company/partnership/trust applicant/guarantor)

Profit from business distributed to all Applicants/Guarantors
(if sole trader/partnership/trust)

Net profit before tax (if company) - excluding dividends paid

Add back depreciation on fixed assets (Land and Building only)

Add back interest on debts refinanced/repaid

Add back superannuation (above SG contribution)

Director Salary Applicant 1

Director Salary Applicant 2

Other add back(s) (e.g. non recurring expenses)

Description

TOTAL INCOME

Last financial year (\$)

Previous financial year (\$)

Company liabilities

	Current interest rate	Current balance (\$)	Facility limit (\$)	Monthly payment (\$)	Financier
Credit card(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Overdraft(s)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
TOTAL LIABILITIES	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	

Where the Applicant has provided details of the income and financial position of any company to be considered in this application for credit (**Nominated Company**), then by signing the Declaration in this application form, each of the Applicants confirm that:

- they are sole director(s) and sole legal and beneficial shareholder(s) of each Nominated Company;
- they acknowledge that the income and financial position of each Nominated Company will be taken into account by ING when assessing this application for credit; and
- each Nominated Company has made, and will continue to make, available its financial resources (including undistributed profit) disclosed as part of this application for credit to meet the financial obligations under the requested home loan, if approved; and
- no Nominated Company is a borrower under any existing commercial loans or home loans.



Privacy Statement

At ING we recognise that privacy and security of personal information is important to our customers. We respect the confidentiality and security of your personal information and we are committed to protecting it at all times.

We collect and handle your personal information and the personal information of other individuals associated with your application where applicable (such as co-borrowers, guarantors, brokers), including name, contact details, identification information, employment details and financial information for a number of purposes such as servicing your financial needs, determining your eligibility for a mortgage product, or improving our technologies to provide services to you.

We may share your information with associated third parties such as brokers, insurers, credit reporting bodies, legal services, and IT service providers where required and in accordance with our legal and regulatory obligations, including those under the Privacy Act 1988 (Cth). If you would like further information about how we handle your personal information, you can review our current Privacy Policy online at ing.com.au/privacy.

Our Privacy Statement may be updated from time to time and any updates will be reflected within the current version found on our website.

If you apply for credit with us or offer to act as guarantor for any of our customers, we will collect and share your personal information and your credit-related information with Credit Reporting Bodies (CRB), and/or we will collect your credit-related information from CRBs (Information Request). This is done for the purpose of determining your eligibility for credit (or your suitability to act as guarantor), and we may assess or rate your suitability for credit (or to act as a guarantor).

Please note:

- I. Your consent is not required for an Information Request.
- II. A record of Information Requests may be used by, and as relevant, disclosed to CRBs or credit providers for the purpose of assessing your creditworthiness, including calculation of a credit score or credit rating, subject to any limitations on use or disclosure under applicable laws, regulations, or the Privacy (Credit Reporting) Code.
- III. Generally, when a credit reporting body records an Information Request related to your application for credit, this may impact your credit score or rating, which might go up, down, or stay the same. This depends on factors such as the type of credit you're applying for, how many other Information Requests you've had recently, and other details in your report. For example, making multiple credit applications over a short period may negatively impact your credit score.

If you apply for commercial credit or are a guarantor in relation to an application for credit, we can only do an Information Request with your consent.

Marketing

We, or other ING Group entities, may provide you with further information about ING branded products and services, and other products and services issued by ING Group entities or third parties ("promotional information"), unless you tell us not to. If you have provided an email address to us, we may contact you using that email address, including to provide you with promotional information. You may elect not to receive further promotional information by contacting us online, calling or writing to us.

Declaration

I/We have completed or arranged for completion of and read and understood the particulars set out in this form and declare them to be true and complete. The representations have been made to ING to enable it to determine whether or not to approve my/our loan variation request and I/we understand and acknowledge that ING is relying on the information provided by me/us in this form in determining whether to approve my/our loan variation request.

II/We hereby authorise ING to make any other enquiries in relation to this loan variation which it, acting reasonably, considers necessary. I/We also understand that this form does not in any way constitute an offer to lend or 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 a Letter of Offer/Loan Variation Confirmation from ING confirming approval of the loan and listing the approval conditions, if any. I/We understand that no loan can settle until those conditions have been met.

Where the borrower is a company, it authorises each director of the company named as an authorised signatory on the "Authority to Operate" form to operate its loan account in all respects as if they were a borrower under the loan. This authority does not extend to the authorised signatory amending or revoking this authority or authorising other persons to operate the loan account (in which case all authorised signatories must agree). This variation request is executed below in accordance with the constitution of the company by two directors/a director and the secretary/the sole director and sole company secretary (as applicable) of the company.

I/We understand that ING does not express an opinion as to the viability of any investment that may be the subject of this loan and does not accept any liability in respect of any loss or damage, I/we may sustain as a consequence of:

- a) the failure of the investment to perform as expected or,
- b) a change in my/our circumstances.

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

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.

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

Borrower 1/ Guarantor 1/ Director 1 (full name)

Borrower 1/Guarantor 1/Director 1 (address)

Signed by Borrower 1/ Guarantor 1/ Director 1

Date (DD/MM/YY)

Borrower 2/ Guarantor 2/ Director 2 (full name)

Borrower 2/ Guarantor 2/ Director 2 (address)

Signed by Borrower/Guarantor 2/ Director 2

Date (DD/MM/YY)

