

Now
that I've
settled...



Visit our website at
ingdirect.com.au

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**Post Settlement
Fees & Charges**

ING DIRECT

It's your money

post-settlement fees and charges

Issue date: June 2010

	Action Equity Loan	Construction Loan	Fixed Rate	Mortgage Simplifier	Smart Home Loan	Orange Advantage
Account-keeping fee – Annual	Nil	Nil	Nil	Nil	\$180	\$199
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	\$250
Product switch [^]	\$250	\$250*	\$250**	\$250	\$250	\$250
SmartPack Discount**	N/A	\$699	\$699	\$699	\$699	N/A
Substitution of security [^]	\$250	\$250	\$250	\$250	\$250	\$250
Discharge Full and Partial [^]	\$250	\$250	\$250	\$250	\$250	\$250
Consent to Subdivision/2nd mortgage [^]	\$250	\$250	\$250	\$250	\$250	\$250
Removal or change to borrowers or guarantors [^]	\$250	\$250	\$250	\$250	\$250	\$250
Change NIVA limit	N/A	N/A	N/A	N/A	\$250	N/A
Reduced Equity Fee ^{^^}	Advised on request	NA	Advised on request	Advised on request	Advised on request	Advised on request
Valuation for final drawdown	N/A	Advised on request	N/A	N/A	N/A	N/A
Deferred Establishment Fee						
within 1 -12 months#	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400	\$1,400
within 13 – 24 months#	\$1,050	\$1,050	\$1,050	\$1,050	\$1,050	\$1,050
within 25 – 36 months#	\$700	\$700	\$700	\$700	\$700	\$700
within 37 – 48 months#	\$350	\$350	\$350	\$350	\$350	\$350
Dishonoured cheque – deposited into an ING DIRECT 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
Formal recovery (each letter)	\$50	\$50	\$50	\$50	\$50	\$50

ATM Fee Rebate

When using an ATM in Australia, we will rebate the ATM Operator fee. We will not rebate currency exchange fees, ATM Operator fees incurred when you use an ATM overseas or fees imposed by merchants for EFTPOS transactions. Please refer to your Home Loan terms and conditions for further information on how ATM Operator fees are charged.

Important Information

Information is current as at the date of this brochure and is subject to change. [^]Additional legal costs, government charges, valuations 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 borrowing \$300,000 or more in total residential borrowings with ING DIRECT, you may be eligible for a discount on the Mortgage Simplifier and the Smart Home Loan interest rates. ^{^^}Reduced Equity Fee is payable on selected home loans when your Loan to Value Ratio (LVR) exceeds the LVR level set by ING DIRECT. #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 change the interest rate applying to your loan to another type of interest rate. Break costs may be substantial.