

Hi,

Just a quick note to sincerely thank you for your ongoing support of ING Commercial Lending during 2023.

It's been a challenging and interesting year and am sure you are looking forward to a well-deserved break and valuable time to switch off!

We had recently announced some exciting Commercial policy updates and we look forward to supporting you and your clients with their funding needs across next year and beyond.

I'd like to take this opportunity to remind you of the main reasons why ING Commercial is an excellent choice for your self-employed clients:

- Property secured Loans up to \$5,000,000 with competitive LVR's.
- Cash out up to \$1,000,000 for any business purpose with no evidence required.
- Competitive Variable Rate 6.54% (> \$1,000,000)
- No GSA's (General Security Agreements) over the clients trading business.
- No annual reviews for loans under \$2M
- Low Application and Nil ongoing Fees

On behalf of everyone in ING, we wish you and your families a very safe and wonderful Christmas and a prosperous 2024.