

Hi,

Some exciting news from ING Commercial just in time for the Easter Long Weekend. It is our way of spreading some holiday cheer.

To support you and your self-employed clients, we are pleased to release the following special offer.

Promotion Criteria:

Loan Amount: \$2,000,000 - \$5,000,000

Purpose: Purchase, Refinance & Cash Out

Repayment Interest only or P&I

Rate: 6.14%p.a. (a discount of 40 points off our current carded variable rate of 6.54%p.a.)

Application Fees: 0.2% of the Loan Amount and capped at \$5,000

**Please note the capped application fee does not affect your commission payment.

Our fees and rates remain competitive for deals below \$2mil.

This offer is effective immediately up to the end of July 2024. Can be changed or withdrawn without further notice.

A few reasons to write ING Commercial loan:

- **No annual reviews** for loans below \$2,000,000 or over \$2M with an LVR <60%.
- **No company Registerable Charge/GSA over the trading business** – which allows for greater flexibility.
- Flexible **cash out** policy for any worthwhile business purpose.
- Company net profit is **not taxed** in servicing.
- A flexible approach to assessing historical financial results.
- Set and forget 20 years term loans with interest only option up to 5 years.
- Low establishment fees and no ongoing loan service fee or line fee.
- Supported by a well experienced commercial banking team.
- Exclusive broker partnership with no channel conflict. You have full control of the client relationship.

Thank you for considering ING Commercial. Should you have any questions or require further information, please don't hesitate to reach out.

Happy Easter!!



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