



PRODUCT FACT SHEET— ING Equity Choice Gold

Target Clients	Individuals (PAYG or self employed >2yrs), Companies, Partnerships or Trusts	
Loan Description	Variable rate Line of Credit facility with interest capitalisation, cheque book, direct debit facilities, salary crediting and Nil Interest Visa (no companies or trusts)	
Loan Purpose	Purchases, refinance and consolidation for owner occupied or investment	
Loan Term	Evergreen	
Number of Splits	Personal—2 sub accounts—All in One Line of Credit account and a linked Nil Interest Visa card Company & Trusts—Unlimited—min \$25,000 splits	
Capitalisation of LMI	Yes	
Loan Size	\$50,000 — \$2,000,000	
LVR	90% plus LMI	
LMI (where applicable)	No LMI required to 80%	
Repayment Methods	Direct Debit, Salary Credit, Direct Credit (rent), Internet & Telephone	
Repayment Frequency	Monthly / Fortnightly — Interest can be capitalised to 100% of loan limit before payment required.	
Additional Repayments	At any time	
Redraw	No minimum amount using Internet or Telephone	
Loan Account Fees	No monthly fees, 10 free withdrawals per month, then \$1.50 per cheque, \$2.00 per Telephone withdrawal	
Interest Only Options	Interest only for life of loan	
Fixed Rate Options	N/A	
Vacant Land	N/A	
Construction	N/A	
Serviceability	1.1% plus \$1	
Loan Access	<p>In</p> <ul style="list-style-type: none"> Salary Credit Direct Debit Deposit Book Telephone / Internet 	<p>Out</p> <ul style="list-style-type: none"> Direct Debit Cheque Book BPay Atm / Eftpos Telephone / Internet Nil Interest Visa (option)