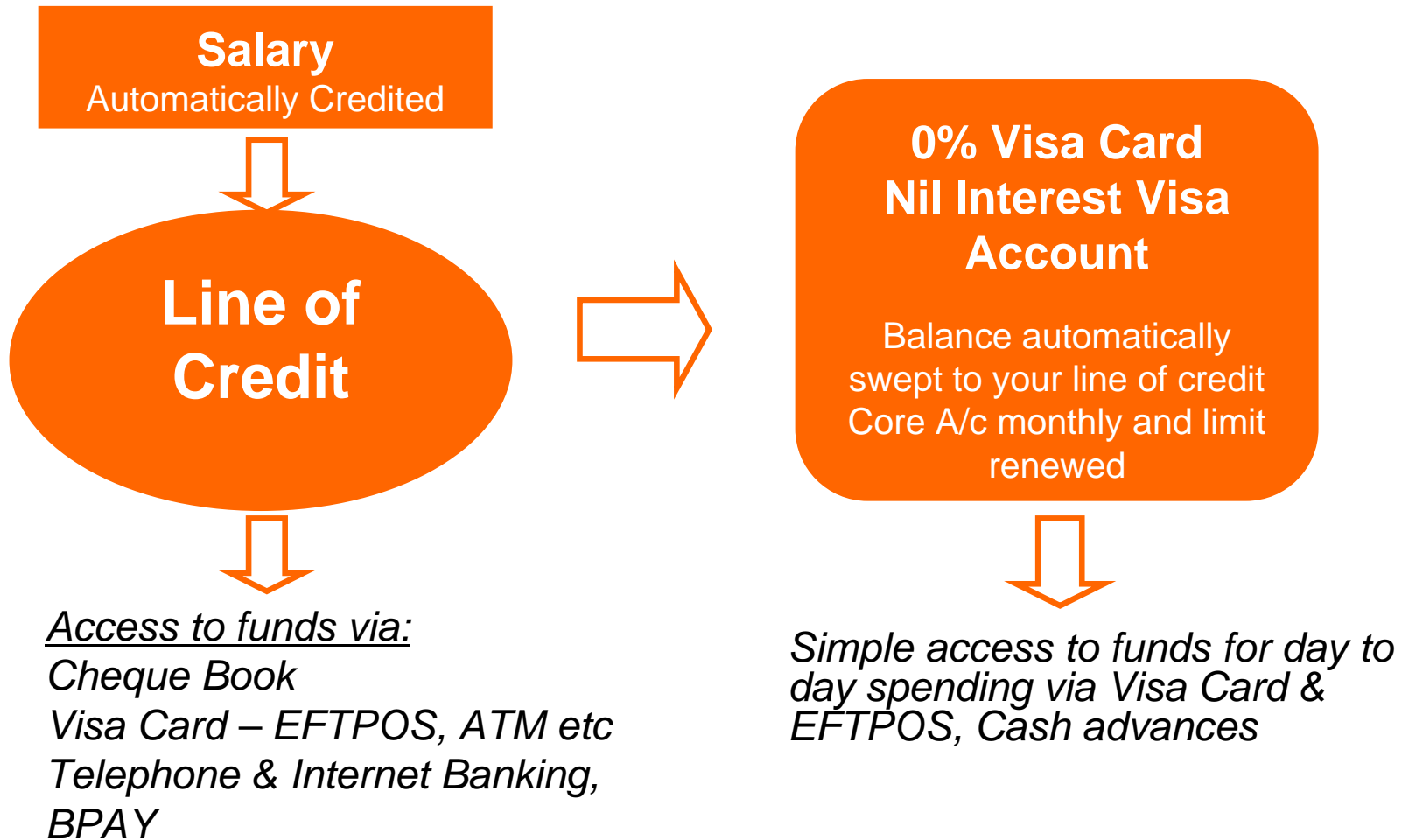


Line of Credit with Visa Facility



Total Loan = Core Account + Nil Interest VISA Account





ING All In One Home Loan



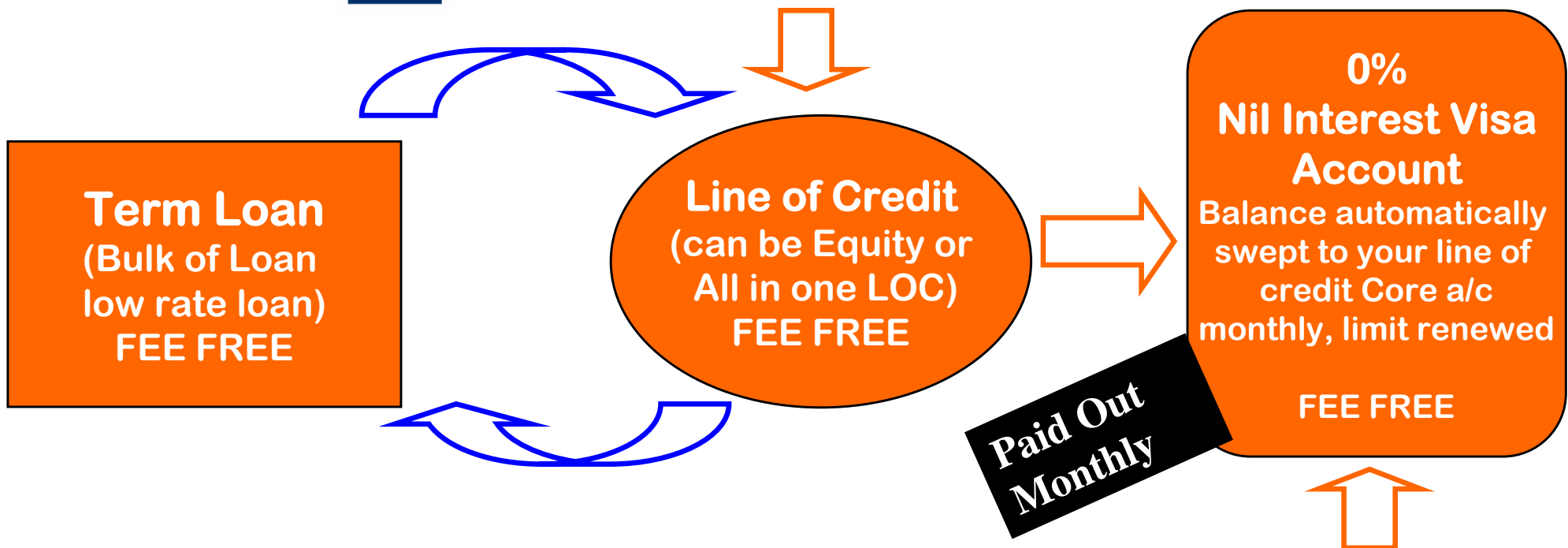
Fully Featured, Fee Free Banking Product

Ability to transfer funds between a/c's
And external a/c's via Internet,
BPAY, ANYPAY
and Phone Banking
ALL FEE FREE



Salary Credit
*automatically credited +
all other deposits e.g rent etc*

Note: Only applicable for All In
One Line of Credit



Inter account payments
A direct debit is set up
against the line of credit
to repay Term loan

Simple access to funds for day to day
spending via Visa Card, ATM & EFTPOS
FREE Unlimited Transactions
FEE FREE Internet Banking
FEE FREE BPAY & ANY PAY
ATM Fees recredited on withdrawals over \$200