



about our mortgage services

Valid from 1 December 2011

ING DIRECT

A decent way to do banking

ING Direct N.V.

410 Thames Valley Park Drive

Reading, Berkshire, RG6 1RH

1 The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

2 Whose mortgages do we offer?

- We offer mortgages from the whole market
- We only offer mortgages from a limited number of lenders
- We only offer our own mortgages

3 Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4 What will you have to pay us for this service?

- A fee
- No fee

You will receive a key facts illustration when considering a particular mortgage, which will tell you about any fees relating to it.

5 Who regulates us?

ING Direct N.V. 410 Thames Valley Park Drive, Reading RG6 1RH is authorised and regulated by De Nederlandsche Bank (the Dutch Central Bank) and subject to limited regulation by the Financial Services Authority. Details on the extent of our regulation by the Financial Services Authority are available from us on request. Our FSA Register number is 229688.

Our permitted business is arranging and administering mortgages and mortgage lending.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register/home.do or by contacting the FSA on **0845 606 1234**.

6 What to do if you have a complaint?

If you wish to register a complaint, please contact us:

....**in writing** Write to Customer Relations, ING Direct, FREEPOST NATW1784, Reading Berkshire, RG6 1BR

....**by phone** Telephone 0845 603 8888

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

No, we are not covered by the FSCS for arranging mortgages. Savings customers are covered by the Dutch Deposit Guarantee Scheme but the Dutch scheme has no equivalent to the FSCS for claims relating to mortgages.