



The Switch

Transfer your client's mortgage to ING DIRECT and help them save tens of thousands of dollars.

Advantages of switching

- Low rates
- Most flexible prepayment features of all the major banks
- Ability to skip a payment annually should they need to
- Plus, we'll pay the legal fees and appraisal fees (up to \$200), plus up to \$200 of the disbursement fees

The Basics

- All fixed and variable rate terms and mortgage features available

Requirements

- Must be owner occupied.
- No switches from builders or private lenders or collateral charges.
- No switch & increase. A switch & increase will be treated as a refinance.
- Remaining amortization amount cannot be increased to original.
- Title must remain the same. The same names must appear on application as on title, if not, it will be considered a new mortgage application.
- High Ratio switches from CMHC and Genworth Financial Canada.
- Borrowers must meet our usual credit criteria.