

# Adviser Update



## In this Update

- Interest rate update
- ING Adviser LinkedIn
- Did you know?

## **Interest Rate Update**

#### Savings Maximiser

- The highest variable interest rate for eligible customers is 2.80% p.a. \*
- The standard variable rate for new and existing customers is 1.35% p.a.

#### Savings Accelerator

• The top tier Savings Accelerator variable rate (for balances > \$150,000) is **2.20% p.a.** 

#### **Business Optimiser**

- The 6 month variable welcome rate for new customers is **2.20%p.a.** on balances up to \$1 million
- The standard variable rate for new and existing customers is **1.35%p.a.**

#### Personal & Business Term Deposits

ING has some of the most competitive Personal and Business Term Deposit interest rates available.

Term	Rate (p.a.)
120 Days	2.40%

210 Days	2.60%
270 Days	2.65%
1 Year	2.70%
2 Years	2.85%

### Term Deposit Loyalty bonus 0.10%p.a.

If you roll over a Personal or Business Term Deposit (for the same or a different term) and all the funds are held in the new Personal or Business Term Deposit until the maturity date, you will be rewarded with a loyalty bonus - a non-cumulative add-on to the standard Personal or Business Term Deposit interest rate applicable at roll over.

For information on our current interest rates, please see our Adviser website.

## **ING Adviser LinkedIn**

Remember to visit the ING Australia Adviser page on LinkedIn to find out additional updates from the team. View postings about superannuation, ING in the news, and more. To follow the page and keep engaged with us, please visit <u>ING Australia-Adviser</u>.

## Did you know?

Approximately 80% of generation X and Y want face-to-face, personal advice. Despite the hype and publicity around the potential for automated advice models to appeal to new audiences, the research ('*The truth about Gen X and Gen Y' January 2016*) finds no clear demand by Gen X and Gen Y for robo-advice, and over half of respondents expect automated advice tool to be free.

## **Need more information?**

- Contact your ING representative
- Contact Adviser Services on 1300 656 226 Monday Friday: 9:00am -5:30pm AEST/AEDT or email direct.adviser@ing.com.au
- New applications can be emailed to <a href="mailto:adviser.applications@ing.com.au">adviser.applications@ing.com.au</a>
- Account maintenance requests (including Adviser Authorisation Forms) can be emailed to adviser.admin@ing.com.au
- Living Super enquiries can be emailed to livingsuper.adviser@ing.com.au





#### Important Information:

\* For customers who also have an Orange Everyday bank account and deposit their pay of \$1,000 or more (and from March 2018, also make 5+ card purchases) each month . Available on one account for balances up to \$100,000 with the additional variable rate applied the calendar month following the deposit. Full details at http://adviser.ingdirect.com.au/interest-rates.htm.

Information is current as at the date of this email and is subject to change. You received this email as you provided ING with your email address. However, if you do not wish to receive further email communications from ING please send an email to reply@eccoms.ing.com.au with "Unsubscribe" in the subject line or call 1300 656 226.

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. ING Living Super is a product issued out of the Fund. ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823. ING is the Promoter of the Fund and issuer of this document. The insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096. Other products are issued by ING Bank (Australia) Limited. Any advice in this Adviser Update does not take into account your or your clients objectives, financial situation or needs and you should consider whether it is appropriate for you and your clients. You should consider the relevant Product Disclosure Statement or Terms and Conditions and the Financial Services Guide available at ing.com.au and the product's appropriateness when deciding whether to acquire, or to continue to hold, a product. If you, or your clients, have a complaint, please call 1300 656 226 (Monday to Friday between 8.30am - 6pm EST), as we have procedures in place to help resolve any issues you, or your client may have.

ING

60 Margaret Street, Sydney, NSW, 2000, AU