



# Adviser Update



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- Interest rate changes to ING Business and Personal Term Deposits
- Improvements to the ING Living Super website and functionality

## Interest rate changes to ING Business and Personal Term Deposits

We will be making the below changes to the following ING Business & Personal Term Deposits **effective from 12:01am AEDT Friday 23 October 2020**:

### Business Term Deposits<sup>^</sup>

Term	New Rate (p.a.) Effective 23 October 2020	Old Rate (p.a.)
90 Days	0.20%	0.30%
120 Days	0.20%	0.30%
180 Days	0.25%	0.35%
210 Days	0.20%	0.30%
270 Days	0.25%	0.35%
330 Days	0.20%	0.30%
1 Year	0.45%	0.55%
2 Year	0.45%	0.55%

### Personal Term Deposits<sup>^</sup>

Term	New Rate (p.a.) Effective 23 October 2020	Old Rate (p.a.)
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90 Days	0.20%	0.30%
120 Days	0.20%	0.30%
180 Days	0.30%	0.40%
210 Days	0.20%	0.30%
270 Days	0.30%	0.40%
330 Days	0.20%	0.30%
1 Year	0.40%	0.50%
2 Year	0.45%	0.55%

For information on our current interest rates, please see our [Adviser website](#).

### Improvements to the ING Living Super website and functionality

Based on customer and partner feedback, ING has made the following improvements to the Living Super website and Exchange Traded Product (ETP) functionality:

- New graphics for the recently expanded range of Living Super diversified investment options
- Information to assist customers wanting to make thematic investments. Examples of some sectors of the market that could be invested in are technology, sustainability, health care and emerging markets to name a few.
- [New search filters the Living Super range of ETPs](#), including ASX300 shares, 140+ Exchange Trade Funds (ETFs) and 14 Listed Investment Companies (LICs) to help make investing easier.

To learn more



Visit [adviser.ing.com.au](http://adviser.ing.com.au)



Call 1300 656 226



#### Important Information:

Information and interest rates are current as at the date of this email and are 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](mailto:reply@eccoms.ing.com.au) with "Unsubscribe" in the subject line or call 1300 656 226.

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#### Issuer Details

Products (other than Living Super) are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

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, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund and the issuer of this document. Living Super is not available for U.S. Persons (i.e. if you have U.S. residential, postal or fiscal address, phone number, citizenship, Green Card or any U.S. related proxy).

**ING Business & Personal Term Deposits^:**

Applications for Business and Personal Term Deposits are subject to eligibility criteria for approved applicants only.

Minimum opening deposit of \$10,000 for any Term Deposit Account.

Maximum combined limits on Term Deposits - We may refuse an application for a term deposit where it would result in you exceeding the following limits:

- Personal Terms Deposits: The total combined balance of all Personal Term Deposit Accounts held by a person (individually or in joint names) cannot exceed \$5million.
- Business Term Deposits: The total combined balance of all Business Term Deposits as held by the Australian-resident business or trust cannot exceed \$10million.

The interest rates that apply to Business and Personal Term Deposits are the interest rates that are current on the date the term deposit is opened. Interest rate reduction will apply where you break the Term Deposit prior to the maturity date.

ING Bank (Australia) Limited  
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