

# 31 day notice period for early termination for your Term Deposit.

If you're opening a new term deposit or rolling over your existing term deposit **on or after 31 October 2014**, the following will apply.

- If you need to access the funds in your term deposit before the maturity date, you'll need to give us **at least 31 days' advance notice** (except in the case of hardship). If you have less than 31 days remaining on your current term, the earliest you'll be able to access your funds is at maturity (unless you are experiencing hardship).
- If you think at any point you'll need to withdraw or transfer the funds in your term deposit prior to the maturity date, other deposit products may be more suitable.
- At the maturity of your term deposit, if you've selected for your funds to roll over into a new term deposit, the new term deposit may have a lower interest rate.

For questions or if there's anything else you need, our Australia-based customer care specialists are here 24/7 on **133 464**.

# Business Term Deposit application

## PART A



To open an ING Term Deposit for your business please: • use CAPITAL letters • mark boxes with an X where applicable • use black pen. Please read the Business Term Deposit Terms & Conditions, available at [ing.com.au](http://ing.com.au) or by calling 133 464 and consider whether the product is appropriate for you before making any decision in relation to it. Please ensure you provide the appropriate supporting documentation to verify the business, linked bank account and each authorised user.



### Step 1: Business type

BTPDF

To apply for a Business Term Deposit, please tell us the type of business you operate. **Note:** we are unable to accept public companies, bare or informal trusts or unincorporated associations.

#### Sole Trader:

☐

PART A only

#### Partnership:

☐

PART A + B

#### Company:

☐

Pty Company - Sole Director

PART A + C

☐

Pty Company - Multiple Directors

PART A + C

#### Trust (including DIY Super):

☐

Company as Trustee - Sole Director

PART A + C + D

☐

Company as Trustee - Multiple Directors

PART A + C + D

☐

Individual(s) as Trustee(s)

PART A + D

#### Incorporated Association: (including Non-Profit)

☐

PART A + E

If you have an existing ING business account in the same entity name, you only need to complete **Part A**. For new ING business customers, you need to complete **Part A and the relevant Part(s)** as outlined above.

### Step 2: Business details

Please enter your business details as requested below. If you are a new client to ING, we also need to verify your business. Refer to Appendix A for the types of documents you can provide and how to certify copies of documents (you must supply these documents with your application).

**Helpful hint:** The name of the Business Term Deposit will be in the same name as the sole trader/partnership/company/trust/association, including the trading name/name of trust (if applicable). If a company, please use full company name as registered by ASIC.

Name of sole trader/partnership/company/trustee/association (if sole trader or individual trustee: first name, surname)

Trading name or name of trust (if applicable)

#### Registered business address (PO Box not accepted)

Unit number

Street number

Street name

Suburb

State

Postcode

#### Business mailing address (if same as above, please mark this box with an X ☐)

Unit number

Street number

Street name (or PO Box)

Suburb

State

Postcode

#### Business phone number (for landline, please provide area code)

#### Business identifier

Please complete the relevant business identifier that is applicable to your business.

ABN (Australian Business Number)

ACN (Australian Company Number)

Registration number

Registration number issued by (e.g. ASIC, NSW Dept Fair Trading)

**Sole Trader:** ABN is mandatory  
**Partnership:** ABN is mandatory  
**Company:** ACN is mandatory  
**Company as Trustee:** ACN of the Trustee is mandatory, ABN of the Trust is optional  
**Individual(s) as Trustee(s):** ABN of the Trust is optional  
**Association:** Registration Number is mandatory

**Tax section (optional) Please complete 1 of the following** (providing this information is not compulsory, however, if not supplied, we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy).

Tax File Number (TFN)

OR

ABN

(if same as quoted above, please mark this box with an X)

Exemption:

OR

Income tax return not required

## Industry type (mandatory)

Select an industry, if applicable.

<input type="checkbox"/> Agriculture, Forestry and Fishing	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Sanitary Services
<input type="checkbox"/> Communications	<input type="checkbox"/> Mining	<input type="checkbox"/> Transportation
<input type="checkbox"/> Construction	<input type="checkbox"/> Public Administration	<input type="checkbox"/> Wholesale Trade
<input type="checkbox"/> Electric and Gas	<input type="checkbox"/> Real Estate	<input type="checkbox"/> Other
<input type="checkbox"/> Finance and Insurance	<input type="checkbox"/> Retail Trade	

### Step 3: Your Business Term Deposit details

#### Important information

You will need to give ING **31 days' prior notice** to access your funds before the maturity date, except in the case of hardship. If you have less than 31 days remaining on your term, the earliest you can access your funds is at maturity if hardship does not apply.

#### Your new Term Deposit

Please select the term of your Business Term Deposit by marking the box with an X:

<input type="checkbox"/> 90 days	<input type="checkbox"/> 180 days	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years
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#### Naming your Business Term Deposit (optional)

You can give your Business Term Deposit a name. Please mark one (X) or write your own name:

<input type="checkbox"/> Wages	<input type="checkbox"/> Staff super	<input type="checkbox"/> GST	<input type="checkbox"/> Savings	<input type="checkbox"/> Investment
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Other

#### On Maturity

Please specify what you would like to do with the funds in your Business Term Deposit at maturity. **Any new Business Term Deposit will be subject to the ING interest rate and terms and conditions current at the time of opening.** Please select one option only (by marking the box with an X).

<input type="checkbox"/>	Open a new Business Term Deposit of the same term						
<input type="checkbox"/>	Open a new Business Term Deposit of a different term (please select one term only)						
<input type="checkbox"/>	90 days	<input type="checkbox"/>	180 days	<input type="checkbox"/>	1 year	<input type="checkbox"/>	2 years
<input type="checkbox"/>	Close my Business Term Deposit and have the funds paid to the linked bank account, nominated in Step 5.						

### Step 4: Your opening deposit

Please select how you wish to make your opening deposit. If linking to a Business Optimiser, please nominate (i) electronic transfer only.

If linking to an external bank account, you can nominate either: (i) electronic transfer, (ii) business cheque or (iii) bank cheque.

**Note:** The ING Business Term Deposit requires a minimum opening balance of \$10,000. The combined total balance held in all Business Term Deposits in the same account holder's name should not exceed \$10 million.

**(i) By electronic transfer** – Transfer the deposit from the linked bank account, nominated in Step 5.

Your opening deposit will be requested from your linked bank account on the day your Business Term Deposit is opened (provided we are able to verify your bank account - refer Appendix A for external bank accounts). If the transfer is from an external bank account, the Direct Debit Request in Step 5 must also be signed.

OR

**(ii) By business cheque** – The cheque must be drawn on the external bank account nominated in Step 5.

Your business cheque must be made payable to the **full business name or to ING.**

OR

**(iii) By bank cheque** – The cheque must be made payable to the **full business name or to ING.**

You must also verify your external bank account - refer Appendix A.

\$	<input type="text"/>	.
	OR	
\$	<input type="text"/>	.
	OR	
\$	<input type="text"/>	.

## Step 5: Linked bank account details

You must link a Business Optimiser OR an external Australian business bank account (must be in the same name(s) as the business in **Step 2**) to your new Business Term Deposit. Please select one option only.

### A. Business Optimiser

Please nominate your Business Optimiser Account Number

#### Debit Authority

By nominating a Business Optimiser as the linked bank account, I/we authorise and request ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292 to transfer money from the Business Optimiser nominated above to my/our Business Term Deposit account as instructed by me/us or any other amounts as instructed or authorised to debit in accordance with the Business Term Deposit Terms and Conditions. I/we understand that the arrangement is governed by the Business Term Deposit Terms and Conditions and the Business Optimiser Terms and Conditions.

If your linked account is a Business Optimiser then the authorised users on the new Business Term Deposit must be the same as the authorised users on the linked Business Optimiser. You do not need to provide the details of these authorised users as they will already be on our records.



**Go to Step 7**

OR

### B. External bank account

If you wish ING to draw money from an external account for your opening deposit or transfer money between an external account and the ING Business Term Deposit, the Direct Debit Request below must be signed by the authorised signatories of the external bank account. We also need to verify your external bank account. Refer to Appendix A for the types of documents you can provide.

**Note:** No ING bank fees are payable but third party fees may be payable.

Name of bank

Suburb of bank

BSB number (mandatory)

Account number (mandatory)

Name of bank account you wish to link to the Business Term Deposit (must be in the same name(s) as the business in Step 2)

#### Direct Debit Request

If you wish to draw money from your external bank account, this section must be signed. Direct debiting is not available on some accounts (if in doubt, please contact your financial institution).

I/We request and authorise ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292 (user I.D. 123079) to draw money from the external bank account nominated above, through the Bulk Electronic Clearing System, as instructed by any authorised user of the Business Term Deposit or any other amount as instructed or authorised to debit in accordance with the Business Term Deposit Terms and Conditions. I/We understand and acknowledge that this Direct Debit arrangement is governed by the Direct Debit Request Service Agreement and Business Term Deposit Terms and Conditions.

To authorise the drawing of money from the external bank account to the Business Term Deposit, the following authorised signatories of the external bank account are required to sign below:

- **Sole trader or sole director company:** only one authorised signatory.
- **Partnership, company or association:** a minimum of two authorised signatories.
- **Trust:** all authorised signatories/trustees.

#### External bank account signatory 1

First name

Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

#### External bank account signatory 2

First name

Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

☐ If more than two signatures are required for this authority, please mark this box and attach a schedule of signatures (a separate sheet of paper listing additional names and signatures).

## Step 6: Authorised users

Authorised users are the people who are nominated to operate your Business Term Deposit.

If you are linking to your Business Optimiser, you must use the same authorised users that we have on record. You do not need to complete this section.

▶ **Go to Step 7**

If you are linking to an external bank account, please provide the details of all the people you wish to nominate as authorised users.

A maximum of four persons can be nominated as authorised users to operate the Business Term Deposit. Two authorised users can complete their details below. If you have more than two authorised users, please refer to Appendix C.

For new authorised users (i.e. do not currently have an ING client number), we also need to verify their identity. Refer to Appendix A for the types of documents you can provide and how to certify copies of documents.

### Who must be an authorised user?

**Sole Trader:** The owner must be an authorised user.

**Partnerships:** A minimum of two partners must be authorised users.

**Companies:** A minimum of two directors (except in the case of sole directorships) must be authorised users OR a director and company secretary.

**Company as Trustee:** A minimum of two directors (except in the case of sole directorships) must be authorised users OR a director and company secretary.

**Individual(s) as Trustee(s):** All trustees must be authorised users. No other authorised users are permitted.

**Association:** A minimum of two office bearers (e.g. treasurer or company secretary) must be authorised users.

**Helpful hint:** Employees may be authorised users, except in the case of body corporate and trusts (where only trustees can be authorised users).

### Authorised user 1

ING client number  
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other

First name  Middle initial

Surname / Family name

**Position** (must be completed)

Director ☐ Company / Club Secretary ☐ Partner ☐ Treasurer ☐  
Employee ☐ Chairperson / President ☐ Owner ☐ Trustee ☐

**Personal residential address** (must be completed. PO Box not accepted)

Unit number  Street number

Street name

Suburb

State  Postcode

**Personal mailing address** (if same as above, please mark this box with an X ☐)

Unit number  Street number

Street name (or PO Box)

Suburb

State  Postcode

### Authorised user 2

ING client number  
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other

First name  Middle initial

Surname / Family name

**Position** (must be completed)

Director ☐ Company / Club Secretary ☐ Partner ☐ Treasurer ☐  
Employee ☐ Chairperson / President ☐ Owner ☐ Trustee ☐

**Personal residential address** (must be completed. PO Box not accepted)

Unit number  Street number

Street name

Suburb

State  Postcode

**Personal mailing address** (if same as above, please mark this box with an X ☐)

Unit number  Street number

Street name (or PO Box)

Suburb

State  Postcode

Authorised user 1

Contact details (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email

Driver's Licence (if applicable)

Mandatory security details

Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

I agree that my personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms and Conditions.

Signature

SIGN HERE

Date (DD/MM/YY)

Authorised user 2

Contact details (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email

Driver's Licence (if applicable)

Mandatory security details

Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

I agree that my personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms and Conditions.

Signature

Date (DD/MM/YY)

Step 7: Primary Account contact (optional)

You can nominate one of your authorised users as the primary contact for the day-to-day running of the Business Term Deposit account. All correspondence will be marked to the attention of this person (and sent to the business mailing address only). If you don't nominate an authorised user all written correspondence will be marked to the attention of the Financial Controller.

First name

Surname / Family name

## Step 8: Control and ownership

Excluding the people already named on this form — or others as outlined in Step 1 — are there any other individuals who own or have direct control of the business?

- Ownership (directly or indirectly) — ultimately owns more than 25% of the business
- Control — determines key financial/operating decisions about the business

**Note for Trusts** - include details of appointor/custodian/principal/protector/guardian (if applicable).

☐

Yes

☐

No

### Person 1

ING client number  
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other

First name  Middle initial

Surname / Family name

Date of birth (DD/MM/YYYY)

Nationality

**Personal residential address** (must be completed, PO Box not accepted)

Unit number  Street number

Street name

Suburb

State  Postcode

### Person 2

ING client number  
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other

First name  Middle initial

Surname / Family name

Date of birth (DD/MM/YYYY)

Nationality

**Personal residential address** (must be completed, PO Box not accepted)

Unit number  Street number

Street name

Suburb

State  Postcode

## Step 9: Declarations and application approval - by signing below

- I/We declare that all information provided in this Application Form and any supplements is true and correct
- I/We have received, read and agree to comply with the Business Term Deposit Terms and Conditions
- I/We agree to ensure that all authorised users also comply with the terms and conditions of the Business Term Deposit Terms and Conditions
- I/We acknowledge that:
  - In the case of sole director company – I am the sole director and sole secretary and have full power and authority to open and operate the Business Term Deposit
  - In the case of partnerships/association – I/We have full power and authority to bind the partnership/association and each of the partners/ members in accordance with its constituent documents or rules and I/we undertake to advise ING if the partnership/association is dissolved or terminated, or the members of the partnership change
  - In the case of trusts – I am/We are the only trustee(s) of the trust and I/we have full trust power and authority to open and operate the Business Term Deposit
  - Each person nominated as an authorised user in Step 6 and Appendix C (where applicable) (or those existing authorised users on the linked Business Optimiser) has full power and authority to operate the Business Term Deposit
  - Each person nominated as an authorised user in Step 6 and Appendix C (where applicable) (or those existing authorised users on the linked Business Optimiser) understands that personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms and Conditions.
- ING reserves the right to request evidence of authority to approve this Application and/or evidence that the business named as

the account holder exists, is validly constituted and is capable of being bound by the Business Term Deposit Terms and Conditions.

- If I/we have provided, or have arranged for the provision of, information on this form about another person. I/we will ensure that they are aware that ING has collected their personal information and that personal information may be used, disclosed and held for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms and Conditions.

### Who can approve and sign this Application?

**Sole Trader:** Owner of the business.

**Partnerships:** Minimum of two partners, one must be the managing partner (or general partner in the case of a limited partnership).

**Company:** Two directors OR a director and company secretary. For a sole director company must be a sole director/secretary.

**Company as Trustee:** Two directors OR a director and company secretary. For a sole director company must be a sole director/secretary.

**Individual(s) as Trustee(s):** All trustees (those approving the Application must also be authorised users).

**Association:** Minimum of three office bearers e.g. treasurer/chairman/ secretary (or equivalent officer) to sign in accordance with rules governing the association (a minimum of two of those approving the Application must also be authorised users).

**Helpful hint:** When filling in your position below, please choose from the following options – Chairperson, Company or Club Secretary, Director, Employee, Owner, Partner, President, Treasurer, Trustee.

### Business signatory 1

First name Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

Position

### Business signatory 3

First name Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

Position

### Business signatory 2

First name Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

Position

### Business signatory 4

First name Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

Position

**IMPORTANT:** Please complete the relevant additional Part(s) as outlined in Step 1 as required. If linking to a Business Optimiser you are not required to complete Appendices A, B and C (over page).

Adviser use only - Company name

Adviser name

Adviser number

Adviser - Please provide a copy of the records identifying your client's business, authorised users, additional parties and the external bank account (if applicable). Go to Appendix B.

## Step 10: What to do when you have completed this form

When you have completed and signed the application form, please send it with your supporting documents to us at:

ING  
Reply Paid 3858  
Sydney NSW 2001 (no stamp required)

## Appendix A: Supporting documents

**Note: If the linked bank account is a Business Optimiser you are not required to complete this section.**

As part of the application process, the linked bank account, business and personal identities of the authorised users must be verified. You must select supporting documentation from the lists below and provide original or certified copies as directed.

### (i) Supporting documents (please note that documents will not be returned)

#### Linked bank account:

Please provide **one** of the following:

- A business cheque drawn on the external bank account; or
- An **original** encoded deposit slip for the external bank account; or
- A copy of a bank statement (less than 6 months old) for the external bank account

The supporting document must show the business name, BSB and account number of the external bank account. If providing a copy of a bank statement, the address must also be shown.

#### Business:

If you have an existing ING business account in the same entity name, we already have your business verified (go to authorised users).

If you are opening an account for the first time in the business name, you must provide a certified copy of **one** of the following:

- Certificate of Registration; or
- Tax File Number (TFN) advice; or (if you choose to provide one of the following documents, it must be issued within the last 2 years)
- Australian Tax Office Tax Assessment Notice; or
- Australian Tax Office Notice of Refund; or
- Business Activity Statement; or
- Instalment Activity Statement; or
- Annual or quarterly PAYG Instalment Notice

If you are opening an account for a trust, you will need to provide a certified copy of an extract of the Trust Deed Schedule. The extract should include the page which shows:

- The trust name
- Name(s) of trustee(s)
- Date of execution
- Name(s) of beneficiary
- Name(s) of settlor
- Details of appointor/custodian/principal/protector/guardian (if any)

If you are opening an account for a partnership you will need to provide:

Certified copy of an extract of the Partnership Agreement, showing the names of the partners.

If you are opening an account for an incorporated association you will need to provide:

Certified copy of the Articles of Association or the rules governing the association.

#### Authorised users and Additional parties:

An authorised user does not need to provide an identification document if they are an existing ING customer.

All authorised users and additional parties (listed in Part A, B, C or E) who are new ING customers (i.e. do not currently have an ING client number) must provide a certified copy of one of the following photo identification documents:

- Australian Driver's Licence (must be current, shows current residential address and photograph); or
- Australian Passport (either a current passport or a passport that expired within the last 2 years); or
- International Passport (must be issued by a foreign Government, the UN or related agency and must be accompanied by an official Government translation if not in English); or
- Proof of Age Card (must be current, shows current residential address and photograph)

Or, if you do not have one of the above photo identification documents, please provide a certified copy of one of the following identification documents:

- Birth Certificate or Birth Extract (issued by a State or Territory in Australia); or
- Pension Card (must be current and issued by Centrelink entitling financial benefits)

AND a certified copy of one of the following documents:

- Australian Tax Office Tax Assessment Notice (issued in the last 12 months and shows current residential address); or
- Utility Bill (gas/electricity/phone/water) or council rates notice (less than 3 months old)

THE IDENTIFICATION DOCUMENT MUST DISPLAY YOUR FULL NAME.

### (ii) How to certify a document

#### Select a Certifier

Take the original and copy of your identification document to a document certifier from the list below.

- A Justice of the Peace
- A Bank Officer
- An Accountant who is a member of the Australian Institute of Chartered Accountants, CPA Australia or the National Institute of Accountants
- A Solicitor or Barrister
- A Police Officer
- An agent in charge of, or a permanent employee of an Australia Post outlet

**Note:** This is not the complete list of ING acceptable document certifiers. The complete list is available on [ing.com.au](http://ing.com.au) in the FAQ section. An acceptable document certifier is not able to certify their own documents or documents on behalf of their immediate family.

#### Document Certifier to complete

To certify the copy of the identification document to be a true copy of the original document, on the copied document complete the following:

1. Write these words: "I hereby certify this document is a true copy of the original document shown to me on [date]"
2. Sign the copy document
3. Provide Name and Certifier Classification. For example:  
John Smith, Accountant
4. Provide a work or residential address
5. Provide a contact number (this may be your work or residential landline or mobile number).

If ING has any questions regarding this verification, we may contact the document certifier about these details.

## Appendix B (this section applies to Financial Advisers)

**Note: If the linked bank account is a Business Optimiser you are not required to complete this section.**

Otherwise you need to provide a copy of the following (if not previously supplied to ING):

- A copy of the record from which the business was verified (eg. a copy of the ASIC web search for a company)  
**AND**
- A copy of the record from which each authorised user's and additional party's identity was verified  
**AND**
- A copy of the document used to verify the external bank account.

For new authorised users, we need to obtain their details and verify their identity. Refer to Appendix A for the types of documents you can provide and how to certify copies of documents.

### Authorised user 3

ING client number  
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other ☐

First name Middle initial

Surname / Family name

**Position** (must be completed)

Director ☐ Company / Club Secretary ☐ Partner ☐ Treasurer ☐  
Employee ☐ Chairperson / President ☐ Owner ☐ Trustee ☐

**Personal residential address** (must be completed, PO Box not accepted)

Unit number Street number

Street name

Suburb

State Postcode

**Personal mailing address** (if same as above, please mark this box with an X ☐)

Unit number Street number

Street name (or PO Box)

Suburb

State Postcode

**Contact details** (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email (optional)

Driver's Licence (if applicable)

### Authorised user 4

ING client number  
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other ☐

First name Middle initial

Surname / Family name

**Position** (must be completed)

Director ☐ Company / Club Secretary ☐ Partner ☐ Treasurer ☐  
Employee ☐ Chairperson / President ☐ Owner ☐ Trustee ☐

**Personal residential address** (must be completed, PO Box not accepted)

Unit number Street number

Street name

Suburb

State Postcode

**Personal mailing address** (if same as above, please mark this box with an X ☐)

Unit number Street number

Street name (or PO Box)

Suburb

State Postcode

**Contact details** (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email (optional)

Driver's Licence (if applicable)

**Authorised user 3**  
**Mandatory security details**  
 Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

I agree that my personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms and Conditions.

Signature

SIGN HERE

Date (DD/MM/YY)

**Authorised user 4**  
**Mandatory security details**  
 Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

I agree that my personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms and Conditions.

Signature

SIGN HERE

Date (DD/MM/YY)



# Business Account application

## PART D—Trusts



### About this form:

This is the Part D in the sign up process for Business Optimiser and/or Business Term Deposit accounts.  
No need to complete this if you have an ING account in the same entity name – the Part A form will suffice.  
Please: • use CAPITAL LETTERS • use black pen • mark boxes with an X.



### Step 1: Business details

BTPDF

Name of trust

  

### Settlor of trust (person establishing the trust/fund)

First name

Surname / Family name

Country in which the trust was established, if not in Australia

### Step 2: Trust type

Please specify your trust type.

DIY Super

☐

OR

Other:

(e.g. Unit trust, Family trust, Discretionary trust)

### Step 3: Trust beneficiary details

Please provide details of all beneficiaries of the trust.

#### Beneficiary 1

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust

#### Beneficiary 2

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust

Beneficiary 3

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust

Beneficiary 4

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust

Beneficiary 5

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust

Beneficiary 6

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust

Beneficiary 7

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust

Beneficiary 8

ING client number  
(if existing client)

First name

Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR

Name of company/partnership/association/trust



Beneficiary 9

ING client number  
(if existing client)

First name Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR  
Name of company/partnership/association/trust

Beneficiary 10

ING client number  
(if existing client)

First name Middle initial

Surname / Family name

Date of birth (DD/MM/YY)

Nationality

OR  
Name of company/partnership/association/trust

# Additional identification requirements



## Part 1: Organisation residence address

☐ Please tick this box if the entity's residential address (principal place of business) is the same as the registered address  
(please proceed to Part 2)

If the entity's residential address is different from the registration address, please complete the following:

### Residential address (principal place of business)

Street address

Suburb

State

Country

Postal code

## Part 2: Customer type

Please select one or more of the following that is applicable to the entity:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> Self Managed Super Fund (SMSF) | <input type="checkbox"/> Private Company              | <input type="checkbox"/> Sole Proprietorship   |
| <input type="checkbox"/> Trust                          | <input type="checkbox"/> Non-Profit Organisation      | <input type="checkbox"/> Partnership           |
| <input type="checkbox"/> Fund as customer               | <input type="checkbox"/> 100% Owned by Listed Company | <input type="checkbox"/> Financial Institution |

## Part 3: For Trusts only

### Existence of Trust

Is the trust currently in existence?

- ☐ Yes, the Trust is still in existence and I will inform ING immediately in case of any changes
- ☐ No, the Trust is no longer in existence

# Entity foreign tax residency self-certification form



## About this form

Commercial and business customers must complete this form to ensure we hold accurate and current information about your foreign tax residency. This form is for businesses, trusts, charitable institutions, government entities, not for profits and partnerships only - no sole traders or individuals.

## Please return to:

customer.resolutions@ing.com.au

## Why this form must be completed

Australia has enacted laws committing to global standards on the automatic exchange of financial account information - commonly known as the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

Under these laws, financial institutions must identify where an account holder is a resident for tax purposes, and report information about financial accounts of foreign tax residents to the Australian Taxation Office (ATO). Tax authorities in participating countries may then exchange this information with each other.

The purpose of the standards is to give participating nations transparency about the financial assets that their residents hold offshore..

## If we don't receive your form

As we're bound by legislation, we may be required to treat you as a tax resident in a country outside of Australia (even if you aren't) and report the relevant details to the ATO. If you intend to open a new account, we won't be able to do this for you.

## Where to find more information

- Visit the ATO website - [ato.gov.au/crs](http://ato.gov.au/crs)
- Speak with a professional tax adviser
- See the CRS and FATCA FAQs and glossary - [ing.com.au](http://ing.com.au)

## If you're an individual

If you're a controlling person of an entity, personal banking customer, guarantor or sole trader, please provide your tax residency information using the form for individuals available at [ing.com.au](http://ing.com.au) > Individual foreign tax residency self-certification form.

**Complete online instead** - if you have secure banking access, you can complete self-certification when you log in at [ing.com.au](http://ing.com.au) and go to **My Profile > Foreign Tax Details**.

## Part 1: Identification of account holder

ING client number for the entity:

☐ Please tick this box if you've already completed a valid ING self-certification for the entity on or after 1 July 2017 and there have been no changes to the entity's foreign tax residency details (**please proceed to Part 7**).

## General information

If the entity is new to ING or you need to provide a new self-certification, please complete the following:

Legal name of entity

Country of incorporation of organisation

Does the entity only operate in Australia? Yes ☐ No ☐ If no, please list the countries that the entity also operates in

## Registered address

Street address

Suburb

State

Country

Postal code

## Mailing address (if different from residential address)

Street address (or PO Box)

Suburb

State

Country

Postal code

## Industry classification

### Australian & New Zealand Standard Industrial Classification (ANZSIC)

Please provide the ANZSIC Class code most applicable to the entity, as published by the Australian Bureau of Statistics. The ANZSIC Class code and name for popular industries are provided in the table below. To search through the full list of ANZSIC Class codes available, visit [www.abs.gov.au](http://www.abs.gov.au) and select Statistics > Classifications > ANZSIC – Industry Classifications > Search ANZSIC. Further information is also available on our website under the ANZSIC FAQs at [ing.com.au](http://ing.com.au)

Class (4 digit code) Name

### Popular Industries

ANZSIC Class Name	Class Code	ANZSIC Class Name	Class Code
Superannuation Funds	6330	Computer System Design and Related Services	7000
Financial Asset Investing	6240	Religious Services	9540
Other Social Assistance Services	8790	Other Professional, Scientific and Technical Services n.e.c.	6999
Accounting Services	6932	Other Construction Services n.e.c.	3299
Management Advice and Related Consulting Services	6962	Residential Property Operators	6711
Other Health Care Services n.e.c.	8599	Engineering Design and Engineering Consulting Services	6923
Other Interest Group Services n.e.c.	9559	Non-Residential Property Operators	6712

If applicable, please select any of the below industries that the entity operates in:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Armament services                           | <input type="checkbox"/> Remittance                   | <input type="checkbox"/> Registered online gambling      |
| <input type="checkbox"/> Unlicensed gambling                         | <input type="checkbox"/> Pornographic activities      | <input type="checkbox"/> Non-profit organisations        |
| <input type="checkbox"/> Non-regulated/unlicensed financial services | <input type="checkbox"/> Weapons                      | <input type="checkbox"/> Thermal coal-fired power plants |
| <input type="checkbox"/> Mountain top removal mining                 | <input type="checkbox"/> Shell or correspondent banks |  |

### Standard Economic Sector Classifications of Australia (SESCA)

Please select the SESCO classification most relevant to the entity by selecting **one** of the available options below. Options may vary depending on the business type. Further information is available on our website under the SESCO FAQs at [ing.com.au](http://ing.com.au).

SESCA	Company	Company as Trustee	Individuals as Trustee	Partnerships	Incorporated Association
Community service organisations	<input type="checkbox"/>				<input type="checkbox"/>
Private non-financial corporations	<input type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>
Private unincorporated businesses			<input type="checkbox"/>	<input type="checkbox"/>	
Self Managed Superannuation Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Other Superannuation Fund	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Special Purpose Vehicle	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		

### Source of funds (please select one main source of funds)

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Dividends or income from business | <input type="checkbox"/> Insurance /Settlement proceeds | <input type="checkbox"/> Sale of property or investments |
| <input type="checkbox"/> Donation /Gift                    | <input type="checkbox"/> Investment income              | Other (please specify)                                   |
| <input type="checkbox"/> Grant /Subsidy                    | <input type="checkbox"/> Royalties                      | <input type="text"/>                                     |

### Non-reportable entities (please select **one** of the following options)

If you select (a) or (b) proceed to Part 5.

- ☐ (a) The entity is an Australian Superannuation Fund (which includes SMSFs) **(please proceed to Part 5)**
- ☐ (b) The entity: **(please proceed to Part 5)**
1. Is incorporated in Australia; and
  2. Has a registered address in Australia; and
  3. Is not a Financial Institution, Listed Corporation or Government Entity; and
  4. Less than 50% of the entity's gross income was passive income (e.g. dividends, interests and royalties) and less than 50% of assets held produced passive income for the last financial year
- ☐ (c) None of the above **(please proceed to Part 2)**

Please select one of the following options:

- ### Part 3: Entity's classification under FATCA

Your entity's FATCA classification may differ from its CRS classification in Part 4.

- 1. If the entity is a financial institution**—please select its classification and provide the entity's Global Intermediary Identification Number (GIIN):

- Entity's GIIN:       .       .   .

- 2. If the entity is a financial institution but unable to provide a GIIN**—please select one of the following:

- 3. If the entity is not a financial institution—please select its classification:**

- ## Part 4: Entity type under CRS

Your entity's CRS classification may differ from its FATCA classification in Part 3. Please select the appropriate CRS classification for your entity.

- ☐ (b) Depository, Custodial or Specified Insurance Company Financial Institution

- ☐ (c) Listed Corporation

i. Please provide the name of the established securities market on which the corporation is regularly traded:

ii. If you are a Related Entity of a regularly traded corporation, please provide their name:

- 

## Part 5: Controlling Persons

A Controlling Person means any natural person(s) who directly or indirectly exercises control over an entity. For a company, this includes any beneficial owners in the company. For a Trust, this includes Trustees, Settlers and Beneficiaries. For a Partnership this includes all partners. For Charities and for Unincorporated/Incorporated Organisations; this includes Chairman, Secretary, Treasurer or equivalent.

Please provide the name and contact details for each of the entity's Controlling Person(s) in the table below. If not relevant to you, be sure to note 'Not applicable' - e.g. Controlling Person(s) may not apply to Listed Corporations and Government Entities.

**Note:** Complete and attach an individual foreign tax residency self-certification form for each Controlling Person—available for download at [ing.com.au](http://ing.com.au).

Given name	Middle name	Surname	Phone number	Client number (if existing ING customer)
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

## Part 6: Country of foreign tax residence and related Taxpayer Identification Number ("TIN")

Is Australia the sole tax residence of the entity? ☐ Yes ☐ No

If you answered **No** above, please complete the table below indicating:

- each country of tax residency for the account holder (other than Australia)
- the account holder's TIN or equivalent for each country/jurisdiction indicated.

Country	TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**Note:** A TIN is always required (unless in the rare case the country does not issue TINs).

## Part 7: For Trusts only

Do you know any additional information (apart from full name) for the Settlor of the trust? ☐ Yes ☐ No

If you answered **Yes** to the above please list the Controlling Person in Part 5 and complete an Individual Foreign Tax Residency Self-Certification Form.

### Classes of Beneficiaries

Are any of the beneficiaries who received a distribution from the trust or became entitled to receive a distribution in the last year, or beneficiaries who are otherwise Controlling Persons, tax residents of countries other than Australia? ☐ Yes ☐ No

If you answered **Yes** to the above please list the Controlling Person(s) in Part 5 and complete an Individual Foreign Tax Residency Self-Certification Form.

## Part 8: Declarations

I understand that the information supplied by me is covered by the applicable terms and conditions governing the account holder's relationship with ING. This includes the relevant product terms and conditions and our Privacy Policy (available at [ing.com.au](http://ing.com.au)) which sets out how ING may collect, use and disclose the information supplied by me.

I confirm that I am authorised to provide this Self-Certification on behalf of the entity identified in Part 1 of this form.

I confirm that where I have provided information on behalf of or regarding any other person (such as a Controlling Person or other Reportable Person) that I will, within 30 days of signing this form, notify those persons that:

- I have provided the information to ING, and
- the information may be provided to the ATO and later disclosed by the ATO to tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I declare that all the statements made and information provided in this form are, to the best of my knowledge and belief, correct and complete.

I undertake to advise ING within 30 days of any change in circumstances which affects the foreign tax residency status of the entity identified in Part 1 of this form or causes the information provided in this form to become incorrect, and to promptly provide ING with a suitably updated self-certification.

Full name

  

Signature

Date (DD/MM/YYYY)

 /  / 

Full name

  

Signature

Date (DD/MM/YYYY)

 /  / 

**Note:** If you aren't an authorised user for the account holder specified in Part 1, please indicate the capacity in which you're signing the form. If signing under authority, please also attach supporting information.

Capacity

Mobile phone

Email

Capacity

Mobile phone

Email

# Individual foreign tax residency self-certification form



## About this form

Individuals banking with us must complete this form to ensure we hold accurate and current information about your foreign tax residency. This form is for personal banking customers, sole traders, guarantors and controlling persons of an entity.

## Please return to:

customer.resolutions@ing.com.au

## Why this form must be completed

Australia has enacted laws committing to global standards on the automatic exchange of financial account information - commonly known as the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

Under these laws, financial institutions must identify where an account holder is a resident for tax purposes, and report information about financial accounts of foreign tax residents to the Australian Taxation Office (ATO). Tax authorities in participating countries may then exchange this information with each other.

The purpose of the standards is to give participating nations transparency about the financial assets that their residents hold offshore.

## If we don't receive your form

As we're bound by legislation, we may be required to treat you as a tax resident in a country outside of Australia (even if you aren't) and report the relevant details to the ATO. If you intend to open a new account, we won't be able to do this for you.

## Where to find more information

- Visit the ATO website—[ato.gov.au/crs](https://ato.gov.au/crs)
- Speak with a professional tax adviser
- See the CRS and FATCA FAQs and glossary—[ing.com.au](https://ing.com.au)

## If you're an entity

If self-certifying on behalf of an entity (which includes businesses, trusts and partnerships), please provide your foreign tax residency information using the form for entity's available at [ing.com.au](https://ing.com.au) > Entity foreign tax residency self-certification form.

**Complete online instead**—if you have secure banking access, you can complete self-certification when you log in at [ing.com.au](https://ing.com.au) and go to **My Profile > Foreign Tax Details**.

## Part 1: Identification of individual

### Existing customer

Your ING client number:

☐ Please tick this box if you've already completed a valid ING self-certification on or after 1 July 2017, and there have been no changes to your foreign tax residency details (**please proceed to Part 3**).

### General information

If you are new to ING or you need to provide a new self-certification, please complete the following:

Given name

Family name

Middle name(s)

Date of birth (DD/MM/YYYY)

 /  / 

### Place of birth

Town or city of birth

Country of birth

### Residential address

Street address

Suburb

State

Country

Postal code

### Postal address (if different from above)

Street address (or PO Box)

Suburb

State

Country

Postal code

## Source of wealth and funds

Please select your main source of wealth (i.e. assets and property) and funds from the table below (select only one from each column):

	Source of wealth	Source of funds
Salary/Wages	<input type="checkbox"/>	<input type="checkbox"/>
Dividends or income from business	<input type="checkbox"/>	<input type="checkbox"/>
Divorce settlement	<input type="checkbox"/>	<input type="checkbox"/>
Family trust/Inheritance	<input type="checkbox"/>	<input type="checkbox"/>
Donation/Gift	<input type="checkbox"/>	<input type="checkbox"/>
Grant/Subsidy	<input type="checkbox"/>	<input type="checkbox"/>
Insurance/Settlement proceeds	<input type="checkbox"/>	<input type="checkbox"/>
Investment income	<input type="checkbox"/>	<input type="checkbox"/>
Lottery/Gambling	<input type="checkbox"/>	<input type="checkbox"/>
Pension/Social benefits payment(s)	<input type="checkbox"/>	<input type="checkbox"/>
Royalties	<input type="checkbox"/>	<input type="checkbox"/>
Sale of property or investments	<input type="checkbox"/>	<input type="checkbox"/>
Spouse/Partner	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Industry classification

**Australian & New Zealand Standard Industrial Classification (ANZSIC) – only required to be completed if you are a sole trader**

If you are a sole trader, please provide the ANZSIC Class code most applicable to your business, as published by the Australian Bureau of Statistics. The ANZSIC Class code and name for popular industries are provided in the table below. To search through the full list of ANZSIC Class codes available, visit [www.abs.gov.au](http://www.abs.gov.au) and select Statistics > Classifications > ANZSIC – Industry Classifications > Search ANZSIC. Further information is also available on our website under the ANZSIC FAQs at [ing.com.au](http://ing.com.au)

Class (4 digit code)	Name
<input type="text"/>	<input type="text"/>

### Popular Industries

ANZSIC Class Name	Class Code	ANZSIC Class Name	Class Code
Other Social Assistance Services	8790	Residential Property Operators	6711
Accounting Services	6932	Engineering Design and Engineering Consulting Services	6923
Management Advice and Related Consulting Services	6962	Sports and Physical Recreation Instruction	8211
Other Health Care Services n.e.c.	8599	Legal Services	6931
Other Interest Group Services n.e.c.	9559	Adult, Community and Other Education n.e.c.	8219
Computer System Design and Related Services	7000	Creative Artists, Musicians, Writers and Performers	9002
Religious Services	9540	Electrical Services	3232
Other Professional, Scientific and Technical Services n.e.c.	6999	Plumbing Services	3231
Other Construction Services n.e.c.	3299		

If applicable, please select any of the below industries that the entity operates in:

<input type="checkbox"/> Armament services	<input type="checkbox"/> Remittance	<input type="checkbox"/> Registered online gambling
<input type="checkbox"/> Unlicensed gambling	<input type="checkbox"/> Pornographic activities	<input type="checkbox"/> Non-profit organisations
<input type="checkbox"/> Non-regulated/unlicensed financial services	<input type="checkbox"/> Weapons	<input type="checkbox"/> Thermal coal-fired power plants
<input type="checkbox"/> Mountain top removal mining	<input type="checkbox"/> Shell or correspondent banks	

### Is Australia your sole country of tax residence?

In general, your tax residence is the country/jurisdiction in which you live, however in some special cases, you can be a tax resident of more than one country.

☐ Yes ☐ No

### Are you a U.S. Person for tax purposes?

A U.S. Person generally includes a citizen or resident of the United States of America.

☐ Yes ☐ No

## Part 2: Country of foreign tax residence and related Taxpayer Identification Number ("TIN")

You'll need to complete this part if Australia is not your sole country of tax residence or you are a US Person for tax purposes. Otherwise, proceed to Part 3.

Please complete the table below indicating:

- each country of tax residency for the account holder (other than Australia)
- the account holder's TIN or equivalent, such as your Social Security Number for each country/jurisdiction indicated.

Country	TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

**Note:** A TIN is always required (unless in the rare case the country does not issue TINs).

## Part 3: Declarations

I understand that the information supplied by me is covered by the applicable Terms and Conditions governing the account holder's relationship with ING. This includes the relevant product terms and conditions and our Privacy Policy (available at [ing.com.au](http://ing.com.au)) which sets out how ING may collect, use and disclose the information supplied by me.

I confirm that I am the individual identified in Part 1 of this form, or I am authorised to sign on their behalf.

I certify that where I have provided information on behalf of or regarding any other person (such as a Controlling Person) that I will, within 30 days of signing this form, notify those persons that:

- I have provided the information to ING, and
- the information may be provided to the ATO and later disclosed by the ATO to tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I declare that all the statements made and information provided in this form are, to the best of my knowledge and belief, correct and complete.

I undertake to advise ING within 30 days of any change in circumstances which affects the foreign tax residency status of the individual identified in Part 1 of this form or causes the information provided in this form to become incorrect, and to promptly provide ING with a suitably updated self-certification.

Full name

Signature

Date (DD/MM/YYYY)

 /  / 

**Note:** If you aren't the individual specified in Part 1 or you are completing this form for a Controlling Person of an entity, please indicate the capacity in which you're signing the form (including the name of the entity). If signing under authority, please also attach supporting information.

Capacity

Mobile phone

Email