

Adviser Update



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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 **1.15% 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	2.90%

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](#).

Orange Everyday Global Card Benefits

As you know, ING Orange Everyday customers can access great money savers, like saving on ATM fees in Australia and overseas, plus no ING international transaction fees when shopping online and around the globe. **From 1 March 2018** the criteria for tapping into all these benefits have changed, we wanted to remind you of the additional step required.

From 1 March 2018 onwards, your customers will need to tick both boxes below each month to qualify for greater value and fewer fees:

- Deposit \$1,000+ into your Orange Everyday from an external account each month
- Make 5+ card purchases using your Orange Everyday each month (excl. ATM withdrawals, balance enquiries and EFTPOS cash-out only transactions)

Your customers will then receive the benefits the following calendar month.

ING Wholesale Term Deposit product page

We are excited to announce that we launched our Wholesale Term Deposit page on 1 March 2018. Check out our competitive interest rates for a fixed period, that's tailored to your customer's cash flow needs. [Visit our Wholesale Term Deposit page here](#).

Did you know?

ING's research '*The truth about Gen X and Gen Y*' January 2016 states that individuals whose parents have a financial planner are more likely to consider using an adviser, with 68.7% stating that advisers deliver benefits.

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 adviser.applications@ing.com.au
- 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

To learn more



Visit adviser.ing.com.au



Call 1300 656 226.



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Rebate Offers for Orange Everyday Customers

The Global ATM Rebate Offer and the International Transaction Fee Rebate Offer will apply for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external bank account to any personal ING account in your name (excluding Living Super and Orange One), and
- also make at least 5 card purchases using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions).

Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Google Pay transactions made with an Orange Everyday Visa card, Orange One or Orange One Platinum Visa card or Nil Interest Visa card provided with an eligible ING home loan. Card purchases made in store or online this current calendar month which settle next calendar month do not count towards the 5 card purchases needed this current calendar month.

When determining if you are eligible under the offer, we also take into account the behaviour of any of your joint account holders or additional cardholders.

If eligible:

- for ATMs in Australia - any ATM fee charged by the ATM operator is rebated immediately following the transaction,
- for ATMs outside Australia - ING will waive the International ATM withdrawal fee of \$2.50 and rebate any ATM fee charged by the ATM operator at settlement of the transaction. While the transaction is pending the amount of the acquirer fee will be deducted from your available balance and will be reinstated after the transaction is finalised. ATM transactions outside Australia can take up to 5 business days to finalise, and
- for ING international transaction fees on card purchases - ING will waive the International Transaction fee of 2.5% of the amount of the international transaction

If eligible, the offer applies to all accounts held in your name (either single or joint account).

This offer may be changed or withdrawn at any time at ING's sole discretion. Merchants may charge you a separate fee for their services (which is not rebated under this offer).

Savings Maximiser

Information and interest rates are current as at the date of publication and are subject to change.

The additional variable rate can only apply when you also have an Orange Everyday. The additional variable rate currently 1.65% p.a. (that is added to the Savings Maximiser standard variable rate) applies on one Savings Maximiser per customer for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external bank account to any personal ING account in your name (excluding Living Super and Orange One), and
- also make at least 5 card purchases using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions).

Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Google Pay transactions made with an Orange Everyday Visa card, Orange One or Orange One Platinum Visa card or Nil Interest Visa card provided with an eligible ING home loan. Card purchases made in store or online this current calendar month which settle next calendar month do not count towards the 5 card purchases needed this current calendar month.

When determining if you are eligible under the offer, we also take into account the behaviour of any of your joint account holders or additional cardholders. The offer applies to a maximum of one nominated Savings Maximiser account held in your name (either single or joint account).

Any amounts above \$100,000 are subject to the Savings Maximiser standard variable rate applicable at the time. If you do not satisfy the conditions to receive the additional variable rate, the standard variable rate applies. If you have multiple Savings Maximiser accounts, visit online banking or call us on 133 464 to check or change which Savings Maximiser account receives the additional variable rate (if eligible). ING can change or withdraw the additional variable rate at any time. The additional variable rate is not payable in conjunction with any other promotional rate.

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