

# Product Update



## Interest Rate Update

Please note the following change to ING's range of Personal and Business Term Deposits effective **Friday 29 June 2018**:

Term	New Rate (p.a.)	Old Rate (p.a.)
120 Day	2.55%	2.40%
210 Day	2.75%	2.60%
1 Year	2.85%	2.70%
2 Year	3.00%	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 of 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](#).

### 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](mailto:direct.adviser@ing.com.au)
- New applications can be emailed to [adviser.applications@ing.com.au](mailto:adviser.applications@ing.com.au)
- Account maintenance requests (including Adviser Authorisation Forms) can be emailed to [adviser.admin@ing.com.au](mailto:adviser.admin@ing.com.au)
- Living Super enquiries can be emailed to [livingsuper.adviser@ing.com.au](mailto:livingsuper.adviser@ing.com.au)

To learn more



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



Call 1300 656 226



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### Important Information:

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

### \*Savings Maximiser

The additional variable rate can only apply when your client also has an Orange Everyday. The additional variable rate currently 1.65% p.a. (that is added to the Savings Maximiser standard variable rate, currently 1.15%p.a.) applies on one Savings Maximiser per customer for the next calendar month when your client performs the following during the current calendar month:

- deposit at least \$1,000 from an external bank account to any personal ING account in your client's name (excluding Living Super and Orange One), and
- also make at least 5 card purchases using their 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 your client is eligible under the offer, we also take into account the behaviour of any of your client's joint account holders or additional cardholders. The offer applies to a maximum of one nominated Savings Maximiser account held in your client's 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 your client does not satisfy the conditions to receive the additional variable rate, the standard variable rate applies. If your client has 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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