



Interest Rate Update

Living Super Cash Hub*

We will be making the below interest rate change for the ING Living Super Cash Hub, **effective from 12:01am AEST Thursday 1 August 2019**:

| Living Super Cash Hub | | | |
|-----------------------|--|-----------------|--|
| Product | New Rate (p.a.) effective 1 August 2019 | Old Rate (p.a.) | |
| Living Super Cash Hub | 0.40% | 0.70% | |

Living Super Cash Option* Rate Correction:

Please note the interest rate change for the ING Living Super Cash Option effective from 12:01am AEST Friday 26 July 2019 was 1.35%. This was incorrectly stated in the Interest Rate Update dated 25 July 2019. The correct rate change effective 12:01am AEST Friday 26 July 2019 is detailed below:

| Living Super Cash Option | | | |
|--------------------------|---|-----------------|--|
| Product | New Rate (p.a.) effective 26 July 2019 | Old Rate (p.a.) | |
| Living Super Cash Option | 1.35% | 1.55% | |

For information on our current interest rates, please see our <u>Adviser website</u>.

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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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 with "Unsubscribe" in the subject line or call 1300 656 226.

Any advice in this Product 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 9.00am - 5:30pm AEST), as we have procedures in place to help resolve any issues you, or your client may have.

Issuer Details:

Living Super Cash Option is an investment option available under the ING Living Super product. ING Living Super (which is a product of the ING Superannuation Fund ABN 13 355 603 448 (Fund)) is issued by Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635. ING is the Promoter of the Fund. The insurance cover offered by the Fund is provided by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096.

*ING Living Super including Living Super Cash Hub and Cash Option:

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).

The Living Super Cash Hub is the transaction account held within the Living Super. Living Super accounts are subject to the Cash Hub minimum requirement to hold a minimum of \$500 or 1% of the superannuation account balance (whichever is greater and capped at \$10,000) plus an additional amount equal to the insurance premiums, pension payment (if applicable) and fees due to be paid in the following two months.

For the Living Super Cash Option, the interest rate is a variable and interest accrued is reflected in the unit price.

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