



Product Update



We will be making some changes to the ING Business and Personal Term Deposits.

Here's what is happening

From 2 May 2019, the 0.10% p.a. loyalty bonus will no longer be available if your client renews (or rolls over) their term deposit.

We're updating our Business and Personal Term Deposits Terms and Conditions to reflect the change. Click on the below links to view the change notice which sets out these changes.

[Business Term Deposit Notice](#)

[Personal Term Deposit Notice](#)

Bonus available until 1 May 2019

If your client's term deposit is due to roll over before 2 May 2019, they'll receive the 0.10% p.a. loyalty bonus for that roll over (as long as they hold all of their funds in the term deposit until the next maturity date).

The interest rate that applies to your client's existing Business or Personal Term Deposit remains unchanged.

We're still committed to maintaining competitive interest rates on term deposits above \$10,000. Please visit adviser.ing.com.au for the latest rates.

Making changes

Remember, if your client would like to change their maturity preferences, they can do so up to one day before maturity. Or, if they had previously elected to roll over, you can contact ING up to seven days starting from the maturity date to change these preferences, too.

Your client can change the deposit amount, close the term deposit or change the term.

We're here to help

For a copy of the updated Terms and Conditions booklet, which includes the change to the loyalty bonus, visit adviser.ing.com.au or give us a call.

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



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.

Business & Personal Term Deposits: Business and Personal Term Deposits require a minimum opening deposit of \$10,000. 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. Personal and Business Term Deposits are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.

ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292 AFSL and Australian Credit Licence 229823.

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