

We will be making the below changes to the following ING Personal Term Deposit rates effective from 12:01am AEST Friday 6 May 2022. (Please note - You cannot disclose this with customers until after this date/time):

| Personal Term Deposits | | |
|------------------------|--|---------------------|
| Term | New Rate (p.a.) Effective 6 May 2022 | Current Rate (p.a.) |
| 90 Day | 0.25% | 0.05% |
| 120 Day | 0.25% | 0.05% |
| 180 Day | 0.50% | 0.07% |
| 210 Day | 0.55% | 0.10% |
| 270 Day | 0.90% | 0.18% |
| 330 Day | 0.70% | 0.22% |

| 1 Year | 1.40% | 0.22% |
|---------|-------|-------|
| 2 Years | 1.50% | 0.25% |

The New Rate will apply to new accounts opened and account roll overs from 6 May 2022.

For information on our current interest rates, please see our Adviser website.



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 email 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, Terms and Conditions and Target Market Determination 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 1800 209 744 (Monday to Friday between 9.00am – 5:00pm AEST), as we have procedures in place to help resolve any issues you, or your client may have.

Issuer Details

Products are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

ING Personal Term Deposits:

Applications for Personal Term Deposits are subject to eligibility criteria for approved applicants only.

Minimum opening deposit of \$10,000 for any Term Deposit Account.

Maximum combined limits on Term Deposits - We may refuse an application for a term deposit where it would result in you exceeding the following limits:

• Personal Terms Deposits: The total combined balance of all Personal Term Deposit Accounts held by a person (individually or in joint names) cannot exceed \$5million.

The interest rates that apply to Personal Term Deposits are the interest rates that are current on the date the term deposit is opened. Interest rate reduction will apply where you break the Term Deposit prior to the maturity date.

ING Bank (Australia) Limited 60 Margaret Street, Sydney, NSW, 2000, AU