



The following changes will apply to the ING Savings Maximiser, Savings Accelerator and Business Optimiser **effective from 12:01am AEDT Friday 28 February 2025**.

Savings Maximiser~		
Rate name	New Rate (p.a.) Effective 28 February 2025	Prior Rate (p.a.)
Highest variable rate	5.40% (incl. 5.35% additional variable rate)	5.50% (incl. 4.95% additional variable rate)
Additional variable rate	5.35% variable	4.95% variable
Standard variable rate	0.05% variable	0.55% variable

The highest variable rate is the combination of the additional variable rate with the standard variable rate. The additional variable rate is available on one nominated Savings Maximiser account per customer for balances up to \$100,000 and only to customers who meet the monthly eligibility criteria~.

Savings Accelerator^ Ongoing

For account balances of	New Rate (p.a.) Effective 28 February 2025	Prior Rate (p.a.)
\$150,000 and more	4.45% variable	4.70% variable
Between \$50,000 - \$149,999.99	3.50% variable	3.75% variable
Between \$0.01 - \$49,999.99	2.60% variable	2.85% variable

Savings Accelerator^ with Kickstarter offer		
For account balances of	New Rate (p.a.) Effective 28 February 2025	Prior Rate (p.a.)
\$150,000 and more	5.15% variable	5.40% variable
Between \$50,000 - \$149,999.99	4.20% variable	4.45% variable
Between \$0.01 - \$49,999.99	3.30% variable	3.55% variable

Business Optimiser		
Rate name	New Rate (p.a.) Effective 28 February 2025	Prior Rate (p.a.)
Highest variable rate	0.75% variable	1.00% variable
Standard variable rate	0.35% variable	0.60% variable

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 - 5:00pm AEDT) or email direct.adviser.au@ing.com
- New applications can be emailed to adviser.applications.au@ing.com
- Account maintenance requests (including Adviser Authorisation Forms) can be emailed to adviser.admin.au@ing.com



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Important Information:

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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.

~Savings Maximiser

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

The additional variable rate (that is added to the Savings Maximiser standard variable rate) applies on one nominated Savings Maximiser per customer for the next calendar month when your customer also holds an Orange Everyday account and in the current calendar month, they do the following:

- deposit at least \$1,000 from an external source to any personal ING account in their name (excluding Living Super and Orange One),

- also make at least 5 card purchases that are settled (and not at a 'pending status') using their ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions), and
- ensure that the balance of their nominated Savings Maximiser account at the end of the current month is higher than it was at the end of the previous month. When we assess whether they've met this balance growth requirement, interest earned in the current month is not taken into account.

Each customer can nominate a maximum of one Savings Maximiser account (either single or joint) to receive the additional variable rate (where eligible). Your customer can check and change their nominated Savings Maximiser account via online banking or the ING mobile app. If no nomination is made, the additional variable rate (where eligible) will be applied to an account nominated by ING at its sole discretion.

Any amounts above \$100,000 are subject to the Savings Maximiser standard variable rate applicable at the time. If they do not satisfy the conditions to receive the additional variable rate, the standard variable rate applies. 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.

^Savings Accelerator

The combined total deposits in all of the customer's Savings Accelerator accounts is not permitted to exceed \$5 million, whether the accounts are in individual or joint names.

Kick starter offer - available on accounts opened from 9 August 2024

The variable kick starter rate is an introductory variable bonus rate that which applies on top of the ongoing variable rate on balances of up to \$500,000 for 4 months from the date of account opening (that is, the date an account number is issued). For accounts opened between 9 August 2024 and 30 June 2025 (inclusive), the variable kick starter rate is a special rate of 0.70% p.a.

The variable kick starter rate is not available on a Savings Accelerator if any account holder has ever held a personal savings account with ING.

For balances over \$500,000 during the first 4 months, or any balance after the first 4 months, only the ongoing variable rate will apply.

The advertised kick starter rate doesn't apply to accounts opened before 9 August 2024 – you can view your current rates through Online Banking or the Mobile App.

The combined total deposits in all your Savings Accelerator account(s) shouldn't exceed \$5 million, whether account(s) are in individual or joint name(s).

ING may change, extend or withdraw the current kick starter offer or the kick starter rate (including any special rate) any time. If ING does so, it will provide notice by updating the Savings Accelerator product page on the ING website. At the expiry of any special rate offer period, the kick starter rate may be lower or higher than the advertised special rate.

The variable kick starter rate is not payable in conjunction with any other promotional rate.

Combined balances up to \$250,000 per account holder are guaranteed by the Australian Government.

Business Optimiser

Variable welcome rate applies for 6 months from the date the Business Optimiser is opened on balances up to \$1 million and is subject to change. At the end of the 6 month period, the rate that applies to your client's balance will be the Business Optimiser standard variable rate applicable at the time. The offer is applicable on the first Business Optimiser opened per entity and is for a limited time only.

A minimum combined balance of \$50,000 is required across any Business Optimiser and/or Business Term Deposit accounts held in a business entity's name.

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