

# Business accounts linked bank account change

(internal transfer and Direct Debit Request)



## About this form:

If you're a Business Optimiser or Business Term Deposit customer and need to change your linked account details, this is the form for you.

Please: • use CAPITAL LETTERS • use black pen • mark boxes with an X.

## Step 1: Your account details

I/we would like to change the linked bank account on the following Business Optimiser / Business Term Deposit:

Business name

Business account number

## Step 2: Changing linked bank account

If the account you wish to link to your **Business Optimiser or Business Term Deposit** is an external bank account (i.e. an account held with another Australian financial institution), please complete Option A.

If you wish to change the linked bank account on your **Business Term Deposit** to a Business Optimiser, please complete Option B.

## Option A: Linking an external bank account to your Business Optimiser or Business Term Deposit

Please complete the following Direct Debit Request (DDR) to link the ING business account nominated in Step 1 to an external bank account.

### Direct Debit request

Name of bank

Suburb of bank

BSB number (mandatory)

Account number (mandatory)

Name of bank account you wish to link to your ING business account (Mandatory. Must be in the same name as the ING business account)

• To verify the new external bank account details, please attach a supporting document as listed in Appendix A.

I/We request and authorise ING (user ID 123079) to debit the external bank account specified above with any amount and to credit that amount to the ING business account nominated in Step 1 ("the nominated account"), through the Bulk Electronic Clearing System, as instructed by any authorised user of the nominated account, the terms of any Automatic Deposit Plan (for Business Optimiser only) or any other amount as instructed to debit in accordance with the terms and conditions of the nominated account. I/We acknowledge that no transfer will take place without the authorisation of an authorised user of the nominated account. I/We understand and acknowledge that this Direct Debit arrangement is governed by the Direct Debit Request Service Agreement on page 3, and the terms and conditions of the nominated account.

### External bank account signatories to sign here

- Please read the Direct Debit Request Service Agreement on page 3 before signing this form.
- This DDR cancels any previous DDR that has been given to us, except in relation to transfer instructions issued before the date of this DDR.

#### External bank account signatory 1

First name

Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

#### External bank account signatory 2

First name

Middle initial

Surname / Family name

Signature

Date (DD/MM/YY)

### External bank account signatory 3

First name	Middle initial
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Signature	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

### External bank account signatory 4

First name	Middle initial
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Signature	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>

If more than four signatures are required for this authority, please mark this box and attach a schedule of signatures (a separate sheet of paper listing additional names and signatures).

► Go to Step 3

### Option B: Linking a Business Optimiser to your Business Term Deposit

**Note:** You can only link a Business Optimiser to a Business Term Deposit if the authorised users and business names are the same on both accounts. I/we would like to link the following Business Optimiser to the Business Term Deposit nominated in Step 1:

Business Optimiser account number

I/we authorise and request ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292 to transfer money from the Business Optimiser nominated above to my/our Business Term Deposit account as instructed by me/us or any other amounts as instructed or authorised to debit in accordance with the Business Term Deposit Terms and Conditions. I/we understand that the arrangement is governed by the terms and conditions of the Business Optimiser and Business Term Deposit.

### Step 3: Authority for changing your linked bank account

I/We request and authorise ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292 ("ING"), to change the current bank account linked to the ING business account nominated in Step 1, to the new linked bank account set out in Step 2.

#### All authorised users of the ING business account nominated in Step 1 to sign here

##### Authorised user signatory 1

First name	Middle initial
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Signature	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>
Position	
<input type="text"/>	

##### Authorised user signatory 2

First name	Middle initial
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Signature	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>
Position	
<input type="text"/>	

##### Authorised user signatory 3

First name	Middle initial
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Signature	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>
Position	
<input type="text"/>	

##### Authorised user signatory 4

First name	Middle initial
<input type="text"/>	<input type="text"/>
Surname / Family name	
<input type="text"/>	
Signature	Date (DD/MM/YY)
<input type="text"/>	<input type="text"/>
Position	
<input type="text"/>	

## Step 4: What to do when you have completed this form

When you have completed and signed this form, please send it and any relevant verification document (refer Step 2) to us at:

ING  
Reply Paid 3858  
Sydney NSW 2001 (no stamp required)

## Step 5: Direct Debit Request service agreement

If you have any queries concerning this agreement or any drawings made under it, please contact ING on 133 464. If you wish to stop or cancel your drawing arrangements, please direct your query to us initially in accordance with Section 2 of this Direct Debit Request Service Agreement.

### 1. Drawing arrangements—ING's commitment to you

The details of your drawing arrangement are shown in your Direct Debit Request (DDR) schedule. These arrangements may include the right to draw funds from the account specified in that DDR schedule for deposit into the Business Optimiser, Business Term Deposit or any other account you have with ING.

We will give you written notice of any changes to your drawing arrangements at least 14 days before those changes occur. If a drawing date falls on a day which is not a business day, the drawing will be made on the next business day. If you are uncertain as to when a drawing will be processed by the financial institution with which an external bank account is held, you should contact your financial institution. We reserve the right to cancel your drawing arrangements if two or more drawings are returned unpaid by the financial institution with which your external bank account is held and to arrange an alternative payment method with you. We will keep your direct debit records and account details confidential, except where the disclosure of certain information to your financial institution is necessary to enable us to act in accordance with your drawing arrangements.

### 2. Your rights

You can cancel, alter or suspend your drawing arrangements at any time by phoning us at least two business days before the cancellation, alteration or suspension is to take effect. You can stop or defer an individual drawing by calling us at least two business days before the date that drawing is to be made. If you consider that a drawing has been initiated incorrectly, you should call and seek assistance from one of our Customer Care Specialists for immediate attention. All contact should be made by phoning 133 464.

We will investigate your concerns and endeavour to respond to you within 21 days. If we conclude that a debit has been made in error, we will arrange for your financial institution to adjust your existing bank account and advise you accordingly. If we conclude that a debit has not been made in error, you will be informed of this conclusion and the reasons for it.

### 3. Your responsibilities

It is your responsibility to:

- ensure that your external bank account can accept direct debits (direct debiting may not be available on all accounts. Please check with your financial institution before completing the DDR if you are uncertain);
- check the account details for your external bank account against a recent statement from the financial institution where it is held (please check with your financial institution if you are uncertain);
- ensure that there are sufficient cleared funds in your external bank account by the due date to enable drawings to be made in accordance with your drawing arrangements. If there are insufficient funds in your external bank account to enable a drawing to be made, any amount debited to your account in anticipation of that drawing being made will be reversed. With ING there are no fees to pay except any standard statutory government charges;
- ensure that the authority given to us to draw on your external bank account is consistent with the account authority or signing instructions held by your financial institution for that account;
- advise us if your external bank account is transferred, closed or any other account details change;
- arrange a suitable payment method if your drawing arrangements are cancelled.

## Appendix A: Supporting documents

**Note:** If your linked bank account is a Business Optimiser, you are not required to complete this section. Financial advisers are required to supply supporting documentation but do not need to have the documentation certified.

As part of the application process, the linked bank account, business and personal identities of the authorised users must be verified. You must select supporting documentation from the lists below and provide original or certified copies as directed.

### (i) Supporting documents (please note that documents will not be returned)

#### Linked bank account:

If your linked bank account is an external bank account you need to provide **one** of the following:

- A business cheque drawn on the external bank account; or
- An **original** encoded deposit slip for the external bank account; or
- An **original** or **certified copy** of a bank statement (less than 6 months old) for the external bank account

The supporting document must show the business name, BSB and account number of the external bank account. If providing an original or certified bank statement, the address must also be shown.

### (ii) How to certify a document (this section does not apply to Financial Advisers)

#### Select a Certifier

Take the original and copy of your identification document to a document certifier from the list below.

- A Justice of the Peace
- A Bank Officer with 2 or more years continuous service
- An Accountant who is a member of the Australian Institute of Chartered Accountants, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
- A Solicitor or Barrister
- A Police Officer
- An agent in charge of, or a permanent employee (with 2 or more years of continuous service) of an Australia Post outlet

**Note:** This is not the complete list of ING acceptable document certifiers. The complete list is available on [ing.com.au](http://ing.com.au) in the FAQ section. An acceptable document certifier is not able to certify their own documents or documents on behalf of their immediate family.

#### Document Certifier to complete

To certify the copy of the identification document to be a true copy of the original document, on the copied document complete the following:

1. Write these words: "I hereby certify this document is a true copy of the original document shown to me on [date]"
2. Sign the copy document
3. Provide Name and Certifier Classification. For example; John Smith, Accountant
4. Provide a work or residential address
5. Provide a contact number (this may be your work or residential landline or mobile number).

If ING has any questions regarding this verification, we may contact the document certifier about these details.