

Savings Maximiser application



About this form:

If you'd like to set up a Savings Maximiser this is the form for you. Please read the Savings Maximiser Terms & Conditions (T&Cs), available at ing.com.au or by calling 133 464 and consider whether the product is appropriate for you before making any decision in relation to it. Please: • use CAPITAL LETTERS • use black pen • mark boxes with an X.



Step 1: Your details

Applicant 1

ING client number
(if existing client)

Mr Mrs Ms Other

First name Middle initial

Surname / Family name

Residential address (must be completed. PO Box not accepted)

Unit number

Street number

Street name

Suburb

State

Postcode

Mailing address (if same as above, please mark this box with an X)

Unit number

Street number

Street name (or PO Box)

Suburb

State

Postcode

Previous residential address (if you have been at your current address for less than 3 years)

Unit number

Street number

Street name

Suburb

State

Postcode

Optional section

Tax File Number (TFN) or Exemption

If not supplied, we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy.

Applicant 2

ING client number
(if existing client)

Mr Mrs Ms Other

First name Middle initial

Surname / Family name

Residential address (must be completed. PO Box not accepted)

Unit number

Street number

Street name

Suburb

State

Postcode

Mailing address (if same as above, please mark this box with an X)

Unit number

Street number

Street name (or PO Box)

Suburb

State

Postcode

Previous residential address (if you have been at your current address for less than 3 years)

Unit number

Street number

Street name

Suburb

State

Postcode

Optional section

Tax File Number (TFN) or Exemption

If not supplied, we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy.

Applicant 1

Driver's Licence (if applicable)

Contact details (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email

Applicant 2

Driver's Licence (if applicable)

Contact details (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email

Online statements and account information

If you provide an email address, you may nominate to receive statements and account information from us electronically. Statements will be provided every 6 months and if you opt to receive online statements, you will be notified by email when they are available. Note that if you choose to receive online statements you will no longer be sent hard copy statements in the mail. We may also send email notifications about product updates and other important information relating to your account. You can change your nomination or your email address at any time by notifying ING.

I agree to receive electronic online statements and account information

I agree to receive electronic online statements and account information

Mandatory security details

Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

Mandatory security details

Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

Step 2: Your opening deposit

Please select how you wish to make your opening deposit.

A. By electronic transfer – If you provide an original bank statement from the linked bank account nominated in Step 3, your opening deposit will be withdrawn from your linked bank account on the day your Savings Maximiser is opened. (Note: To choose this option, the Debit Authority and Declaration box in Step 6 must also be selected).

\$

B. By cheque – The cheque must be drawn on the linked bank account nominated in Step 3. Your cheque must be **made payable to the account holder(s) or to ING.**

\$

Step 3: Your linked bank account

You must link an Australian bank account (**must be in the same name(s) as the applicant(s) in Step 1**), to your new Savings Maximiser. **If you wish ING to draw money from the linked account for your opening deposit, check the box in Step 6 to authorise the Direct Debit Request.** Direct Debiting is not available on the full range of accounts. If in doubt, please refer to your financial institution for your linked account.

Note: No ING bank fees are payable but third party fees may be payable.

Name of bank

Suburb of bank

BSB number (Mandatory)

Account number (Mandatory)

Account Holder's name on linked bank account (Mandatory - must be the same name(s) as the applicant(s) in Step 1)

Step 4: Automatic Savings Plan (optional)

Please complete this section if you would like a fixed amount automatically transferred from your linked bank account into your Savings Maximiser on a regular basis. (Note: To choose this option, please ensure you **check the Debit Authority and Declaration box and sign in the signature box** in Step 6.)

Yes, I would like to set up an Automatic Savings Plan (ASP) commencing on: / / (Your ASP can only commence once your account has been opened and activated.)

Weekly Fortnightly Monthly Amount \$

Step 5: Naming your Savings Maximiser (optional)

You can give your Savings Maximiser a name. Please mark one (X) or write your own name:

Holiday Home deposit Car Retirement Education Gifts/Christmas Other

Step 6: Debit Authority and Declaration

Direct Debit Request: By marking the box below with an X and signing [this application form](#), I/we authorise and request ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292 (User ID 123079) to draw money from my/our account as nominated in Step 3, through the Bulk Electronic Clearing Systems, as instructed by me/us or any other amounts as instructed or authorised to debit in accordance with the Savings Maximiser Terms and Conditions. I/we understand that this direct debit arrangement is governed by the Direct Debit Request Service Agreement and the Savings Maximiser Terms and Conditions.

Declaration (to be completed by each Applicant)

I/we have read and agree to be bound by the Savings Maximiser T&Cs, which incorporate the Privacy Statement and the Direct Debit Request Service Agreement.

Signature of Applicant 1

Date (DD/MM/YY)

Signature of Applicant 2 (if applicable)

Date (DD/MM/YY)

For a joint Savings Maximiser, both applicants must sign.

Adviser use only - Company name

Adviser name

Adviser number

Adviser - Please provide a copy of a bank statement and an identification document for your client(s)..... ▶ Go to Step 8

Step 7: Supporting Identification Document

You need to provide a supporting identification document with your application. Please supply **one** of the following. **Note: You must provide an original bank statement for us to request your opening deposit by electronic transfer.**

- A. An **original** bank statement (less than 6 months old) for your nominated linked bank account, as provided in Step 3, showing your full name and current residential address ▶ Go to Step 8

OR

- B. A **certified copy** of the identification document ▶ Refer Appendix A (on page 4 of this application form) for how to do this. (Not required if you are an existing ING customer. Go to Step 8).

Step 8: What to do when you have completed this form

When you have completed and signed the application form, please send it with your supporting identification document to us at:

ING
Reply Paid 2682
Sydney NSW 2001 (no stamp required)

Appendix A: Supporting Document(s) (this section does not apply to Financial Advisers)

As part of the application process, your identity must be verified. If you are not able to provide an original bank statement, you must complete this section to send us an original certified copy of a document which verifies your identity. You must complete all steps in this section. If the application is for a joint account, each applicant will need to provide an identification document (they may have a different certifier).

Step A. Choose identification documents

You need to choose 1 document from the following list

Please note that documents will not be returned.

Certified copy document

- Australian Driver's Licence (must be current, shows current residential address and photograph)
- Birth Certificate or Birth Extract (issued by a State or Territory in Australia)
- Proof of Age Card / NSW Photo Card (must be current and show date of birth and photograph)
- Pension Card (must be current and issued by Centrelink entitling financial benefits)
- Australian Tax Office Tax Assessment Notice (issued in the last 12 months and shows current residential address)
- Australian Passport (either a current passport or a passport that expired within the last 2 years)
- International Passport (current, containing a photo and signature and accompanied by translation by a Professional Translator accredited by the National Accreditation Authority for Translators and Interpreters if not in English)

**THE IDENTIFICATION DOCUMENT PROVIDED
MUST DISPLAY YOUR FULL NAME.**

Step B. Select a certifier

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

Ask them to follow the instructions in Step C.

- 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 Legal Practitioner
- An agent in charge of, or a permanent employee (with 2 or more years of continuous service) of an Australia Post outlet
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having 2 or more continuous years of service with one or more licensees.

Note: A complete list of ING acceptable document certifiers is available on ing.com.au in the FAQ section.

Step C. 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 (as per Step B). For example; John Smith, Accountant

Then complete the following section

I have examined the identification document of the person(s) listed in Step 1.

If ING has any questions regarding this verification, you may contact me at the details provided below (this may be your work or residential contact details).

Document Certifier 1

First name Middle initial

Surname / Family name

Primary phone number

Unit number

Street number

Street name

Suburb

State

Postcode

Certifier classification (as per Step B)

Signature of Certifier 1

Date (DD/MM/YY)

Document Certifier 2 (if applicable)

First name Middle initial

Surname / Family name

Primary phone number

Unit number

Street number

Street name

Suburb

State

Postcode

Certifier classification (as per Step B)

Signature of Certifier 2

Date (DD/MM/YY)

Note: It is an offence under the Anti-Money Laundering / Counter-Terrorism Financing Act 2006 to provide a false or misleading statement, produce a false or misleading document, to receive an ING product in a false name or to fail to disclose any other name or names you are commonly known by.

Individual foreign tax residency self-certification form



About this form

Individuals banking with us must complete this form to ensure we hold accurate and current information about your foreign tax residency. This form is for personal banking customers, sole traders, guarantors and controlling persons of an entity.

Please return to:

customer.resolutions@ing.com.au

Why this form must be completed

Australia has enacted laws committing to global standards on the automatic exchange of financial account information - commonly known as the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

Under these laws, financial institutions must identify where an account holder is a resident for tax purposes, and report information about financial accounts of foreign tax residents to the Australian Taxation Office (ATO). Tax authorities in participating countries may then exchange this information with each other.

The purpose of the standards is to give participating nations transparency about the financial assets that their residents hold offshore.

If we don't receive your form

As we're bound by legislation, we may be required to treat you as a tax resident in a country outside of Australia (even if you aren't) and report the relevant details to the ATO. If you intend to open a new account, we won't be able to do this for you.

Where to find more information

- Visit the ATO website—ato.gov.au/crs
- Speak with a professional tax adviser
- See the CRS and FATCA FAQs and glossary—ing.com.au

If you're an entity

If self-certifying on behalf of an entity (which includes businesses, trusts and partnerships), please provide your foreign tax residency information using the form for entity's available at ing.com.au > Entity foreign tax residency self-certification form.

Complete online instead—if you have secure banking access, you can complete self-certification when you log in at ing.com.au and go to **My Profile > Foreign Tax Details**.

Part 1: Identification of individual

Your ING client number if applicable:

Please tick this box if you've already completed a valid ING self-certification on or after 1 July 2017, and there have been no changes to your foreign tax residency details (**please proceed to Part 3**).

General information

If you are new to ING or you need to provide a new self-certification, please complete the following:

Family name

Given name

Middle name(s)

Date of birth (DD/MM/YYYY)

 / /

Place of birth

Town or city of birth

Country of birth

Residential address

Street address

Suburb

State

Country

Postal code

Mailing address (if different from above)

Street address (or PO Box)

Suburb

State

Country

Postal code

Source of wealth and funds

Please select your main source of wealth (i.e. assets and property) **AND** funds from the table below (you must select one from each column).

	Source of wealth	Source of funds
Salary/Wages	<input type="checkbox"/>	<input type="checkbox"/>
Dividends or income from business	<input type="checkbox"/>	<input type="checkbox"/>
Divorce settlement	<input type="checkbox"/>	<input type="checkbox"/>
Family trust/Inheritance	<input type="checkbox"/>	<input type="checkbox"/>
Donation/Gift	<input type="checkbox"/>	<input type="checkbox"/>
Grant/Subsidy	<input type="checkbox"/>	<input type="checkbox"/>
Insurance/Settlement proceeds	<input type="checkbox"/>	<input type="checkbox"/>
Investment income	<input type="checkbox"/>	<input type="checkbox"/>
Lottery/Gambling	<input type="checkbox"/>	<input type="checkbox"/>
Pension/Social benefits payment(s)	<input type="checkbox"/>	<input type="checkbox"/>
Royalties	<input type="checkbox"/>	<input type="checkbox"/>
Sale of property or investments	<input type="checkbox"/>	<input type="checkbox"/>
Spouse/Partner	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Are you a U.S. Person for tax purposes?

A U.S. Person generally includes people born in the U.S., a citizen or resident of the United States of America.

Yes No

Is Australia your sole country of tax residence?

In general, your tax residence is the country/jurisdiction in which you live, however in some special cases, you can be a tax resident of more than one country.

Yes No

Part 2: Country of foreign tax residence and related Taxpayer Identification Number ("TIN")

You'll need to complete this part if Australia is not your sole country of tax residence or you are a US Person for tax purposes. Otherwise, proceed to Part 3.

Please complete the table below indicating:

- each country of tax residency for the account holder (other than Australia)
- the account holder's TIN or equivalent, such as your Social Security Number for each country/jurisdiction indicated.

Country	TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Note: A TIN is always required (unless in the rare case the country does not issue TINs).

Part 3: Declarations

I understand that the information supplied by me is covered by the applicable Terms and Conditions governing the account holder's relationship with ING. This includes the relevant product terms and conditions and our Privacy Policy (available at ing.com.au) which sets out how ING may collect, use and disclose the information supplied by me.

I confirm that I am the individual identified in Part 1 of this form, or I am authorised to sign on their behalf.

I certify that where I have provided information on behalf of or regarding any other person (such as a Controlling Person) that I will, within 30 days of signing this form, notify those persons that:

- I have provided the information to ING, and
- the information may be provided to the ATO and later disclosed by the ATO to tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I declare that all the statements made and information provided in this form are, to the best of my knowledge and belief, correct and complete.

I undertake to advise ING within 30 days of any change in circumstances which affects the foreign tax residency status of the individual identified in Part 1 of this form or causes the information provided in this form to become incorrect, and to promptly provide ING with a suitably updated self-certification.

Full name

Signature

Date (DD/MM/YYYY)

 / /

Note: If you aren't the individual specified in Part 1 or you are completing this form for a Controlling Person of an entity, please indicate the capacity in which you're signing the form (including the name of the entity). If signing under authority, please also attach supporting information.

Capacity

Mobile phone

Email