



The following changes will apply to the ING Savings Maximiser and Savings Accelerator **effective from 12:01am AEDT Tuesday 14 March 2023**.

Savings Maximiser~		
Rate name	New Rate (p.a.) Effective 14 March 2023	Current Rate (p.a.)
Highest variable rate	5.00% (incl. 4.45% additional variable rate)	4.80% (incl. 4.25% additional variable rate)
Additional variable rate	4.45%	4.25%

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

For account balances of	New Rate (p.a.) Effective 14 March 2023	Current Rate (p.a.)
\$150,000 and more	3.70% variable	3.45% variable
Between \$50,000 - \$149,999.99	3.50% variable	3.25% variable
Between \$0.01 - \$49,999.99	2.60% variable	2.35% variable

Personal Term Deposits		
Term	New Rate (p.a.) fixed Effective for Personal Term Deposits opened or rolled over from 14 March 2023	Current Rate (p.a.) fixed
90 Days	3.45%	3.30%
120 Days	3.50%	3.40%
180 Days	4.10%	3.95%
210 Days	4.10%	3.80%
270 Days	4.10%	3.90%
330 Days	4.10%	4.00%
1 Year	4.40%	4.15%
2 Years	4.40%	4.25%

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@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



Online help & support
Visit adviser.ing.com.au



1300 656 226, 9.00 a.m. -
5:00pm Monday to Friday
(AEDT)

Or contact your ING
Representative

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Important Information:

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Issuer Details

Products (other than Living Super) are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893

~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, Personal Loans 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.

Any advice on this website does not take into account your objectives, financial situation or needs and your customer should consider whether it is appropriate for them. Before making any decision in relation to a Savings Maximiser or Orange Everyday, your customer should read the Savings Maximiser Terms and Conditions booklet and the Orange Everyday Terms and Conditions booklet and Orange Everyday Fees and Limits Schedule. To view these documents you may need Adobe Acrobat. If you have a complaint, please call us on 1300 656 226 at any time as we have procedures in place to help resolve any issues you may have.

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.

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.

We may refuse an application for a Term Deposit where it would result in a customer exceeding a total combined balance of \$5 million across all ING Personal Term Deposit Accounts held by that customer (individually or in joint names).

The interest rates that apply to Personal Term Deposits are the interest rates that are current on the date the term deposit is opened or rolled over at maturity. Interest rate reduction will apply where the customer breaks the Term Deposit prior to the maturity date.

ING Bank (Australia) Limited
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