



Hi Nina,

The following changes to the ING Savings Maximiser and Savings Accelerator will apply **effective from 12:01am AEDT Tuesday 9 May 2023**.

Savings Maximiser~		
Rate name	New Rate (p.a.) Effective 9 May 2023	Current Rate (p.a.)
Highest variable rate	5.25% (incl. 4.70% additional variable rate)	5.00% (incl. 4.45% additional variable rate)
Additional variable rate	4.70%	4.45%

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 9 May 2023	Current Rate (p.a.)
\$150,000 and more	4.00% variable	3.70% variable
Between \$50,000 - \$149,999.99	3.75% variable	3.50% variable
Between \$0.01 - \$49,999.99	2.85% variable	2.60% 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@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



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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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Issuer Details

Products (other than Living Super) 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

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.

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 Bank (Australia) Limited
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