



The following changes will apply to the ING Personal Term Deposits **effective from 12:01am AEDT Friday 24 January 2025**.

Personal Term Deposits		
Term	New Rate (p.a.) fixed Effective for Personal Term Deposits opened or rolled over from 24 January 2025	Current Rate (p.a.) fixed
90 Days	4.90%	4.85%
180 Days	4.90%	5.10%
1 Year	4.70%	4.95%

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
- Living Super enquiries can be emailed to livingsuper.adviser.au@ing.com



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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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Any advice in this email does not take into account your or your clients objectives, financial situation or needs and you should consider whether it is appropriate for you and your clients. You should consider the relevant Product Disclosure Statement, Terms and Conditions and Target Market Determination available at ing.com.au and the product's appropriateness when deciding whether to acquire, or to continue to hold, a product. If you, or your clients, have a complaint, please call 1800 209 744 (Monday to Friday between 9.00am – 5:00pm AEDT), as we have procedures in place to help resolve any issues you, or your client may have.

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 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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