



Things are heating up.

Improved fixed rates now available across multiple terms.



The temperature isn't the only thing rising; our Business Term Deposit rates are hotter than ever. We've improved rates across **four term options**, giving your clients more ways to lock in returns.

In addition, the minimum opening deposit requirement on the 6 and 12 month terms has been reduced from \$200,000 to \$10,000.

Rates are indicative and subject to change.

Term	Fixed rate
3 months	4.10% p.a.
6 months	4.10% p.a.
1 year	4.00% p.a.
2 years	3.70% p.a.

Please note: These updated rates replace all previous promotional offers. Any prior promotional rates are no longer applicable for new applications effective 4 December 2025.

How our offer could help your clients

- Short-term certainty with fixed returns

- Simple structure with no ongoing fees
- Available for new Business Term Deposits
- Ideal for clients with surplus funds seeking stability

Apply today

For more details and to apply, simply complete and return the relevant Business Term Deposit application.

[Click here for more information](#)



We're here to help

Contact Adviser Services on **1300 656 226** (9am–5pm, Monday to Friday AEDT) or email direct.adviser.au@ing.com

Important Information:

Information, terms and interest rates are current as at the date of this email and are subject to change.

You received this email as you provided ING with your email address. If you do not wish to receive further email communications from ING, please send an email to reply@eccoms.ing.com.au with "Unsubscribe" in the subject line or call **1300 656 226**.

Any advice in this email does not take into account your or your clients' objectives, financial situation or needs. You should consider whether it is appropriate for you and your clients. Please review the relevant **Terms and Conditions** and **Target Market Determination** available at ing.com.au before making any decision about the product.

If you or your clients have a complaint, you can email us at customer.complaints.au@ing.com or call 133 464 8am-8pm Monday to Friday, 9am-5pm Saturdays and Sundays, Closed public holidays). We have procedures in place to help resolve any issues.

Issuer Details

Products are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

Combined balances up to \$250,000 per customer are guaranteed by the Australian Government.

Business Term Deposit Eligibility

Applications are subject to eligibility criteria and approval.

- Minimum opening deposit: **\$10,000**
- Minimum combined balance: **\$50,000** across Business Optimiser and Business Term Deposit accounts held in the business entity's name
- Maximum combined balance: **\$10 million** across all Business Term Deposits held by the same Australian-resident business or trust

The interest rate that applies is the rate current on the date the term deposit is opened. If a term deposit is broken before maturity, an interest rate reduction will apply.

ING Bank (Australia) Limited
60 Margaret Street, Sydney, NSW, 2000, AU