



## Adviser Update



do your thing

The following changes will apply to ING Personal and Business Term Deposits

**effective from 12:01am AEDT Wednesday 17 December 2025.**

### Personal Term Deposit

Term	New Rate (p.a.) fixed Effective for Personal Term Deposits opened or rolled over from 17 December 2025	Prior Rate (p.a.) fixed
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180 Days	4.30%	4.35%
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270 Days	4.30%	4.00%
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1 Year	4.30%	4.20%
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### Business Term Deposit

Term	New Rate (p.a.) fixed Effective for Business Term Deposits opened or rolled over from 17 December 2025	Prior Rate (p.a.) fixed
90 Days	4.15%	4.10%
190 Days	4.30%	4.10%
1 Year	4.30%	4.00%

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](mailto:direct.adviser.au@ing.com)
- New applications can be emailed to [adviser.applications.au@ing.com](mailto:adviser.applications.au@ing.com)
- Account maintenance requests (including Adviser Authorisation Forms) can be emailed to [adviser.admin.au@ing.com](mailto:adviser.admin.au@ing.com)



Online help & support  
Visit [adviser.ing.com.au](http://adviser.ing.com.au)



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

Or contact your ING  
Representative



For banking on the go, download our mobile app

**Important Information:**

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**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.

**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 Personal Term Deposit Account.

We may refuse an application for a Personal 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 Personal Term Deposit prior to the maturity date.

**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

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