



The following changes will apply to ING Business Term Deposits **effective from 12:01am AEDT Tuesday 3 February 2026**.

Business Term Deposit		
Term	New Rate (p.a.) fixed Effective for Business Term Deposits opened or rolled over from 3 February 2026	Prior Rate (p.a.) fixed
90 Days	4.25%	4.15%
180 Days	4.40%	4.35%
1 Year	4.50%	4.40%

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.

### 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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