The following changes will apply to ING Business Term Deposits **effective from 12:01am AEST Friday 10 July 2026**.

Business Term Deposit		
Term	**New Rate (p.a.) fixed** Effective for Business Term Deposits opened or rolled over from 10 July 2026	**Prior Rate (p.a.) fixed**
90 Day	4.95%	5.00%
180 Day	5.10%	5.05%
1 Year	5.00%	5.05%
2 Year	4.90%	5.00%

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 AEST) 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

Online help & support
Visit **adviser.ing.com.au**

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

Or contact your ING Representative

For banking on the go, download our mobile app

Important Information:
IInformation 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. However, 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 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 1300 656 226 (Monday to Friday between 9.00am – 5:00pm AEST), as we have procedures in place to help resolve any issues you, or your client may have.

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
- 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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