We’re getting in touch to provide you with some updates:

Kick starter offer – upcoming removal

From 21 July 2026, the kick starter rate will no longer be offered on new Savings Accelerator accounts.

This means that for any new Savings Accelerator accounts opened from this date:
- Customers will no longer receive the kick starter promotional rate, and
- Interest will be earned based on the ongoing tiered variable rates.

There will be no change for customers who open a Savings Accelerator account before 21 July 2026 and are eligible for the kick starter rate. These customers will:

- Continue to receive their kick starter rate for the applicable period, and
- Revert to the ongoing tiered variable rates once the kick starter period ends.

We recommend updating any customer conversations or materials that reference the kick starter offer for new to savings customers ahead of this change.

Savings Maximiser additional variable rate - eligibility clarification

We’re updating the following eligibility term for the Savings Maximiser additional variable rate to make it clearer which ING accounts deposits need to go into to meet the monthly deposit requirement:

- *deposit at least $1,000 from an external source to an Orange Everyday, Savings Maximiser, Savings Accelerator, Personal Term Deposit, ING Personal Loan or ING Home Loan in your name*

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

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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.

Savings Accelerator

Kick starter offer - available on accounts opened between 1 May 2026 and 20 July 2026.

The variable kick starter rate is an introductory variable bonus rate that applies on top of the ongoing variable rate on balances of up to $500,000 for 4 months from the date of account opening (that is, the date an account number is issued).

The variable kick starter rate is not available on a Savings Accelerator if any account holder has ever held a personal savings account with ING.

For any portion of your balance over $500,000 during the first 4 months, or any balance after the first 4 months, only the ongoing variable rate will apply.

ING may change, extend or withdraw the current kick starter offer or the kick starter rate (including any special rate) any time. If ING does so, it will provide notice by updating the Savings Accelerator product page on the ING website. At the expiry of any special rate offer period, the kick starter rate may be lower or higher than the advertised special rate.

The variable kick starter rate is not payable in conjunction with any other promotional rate.

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.

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

Savings Maximiser

Information and interest rates are current as at the date of publication and are subject to change.

The additional variable rate (that is added to the Savings Maximiser standard variable rate) applies on one nominated Savings Maximiser per customer for the next calendar month when your customer also holds an Orange Everyday account and in the current calendar month, they do the following:

• deposit at least $1,000 from an external source to an Orange Everyday, Savings Maximiser, Savings Accelerator, Personal Term Deposit, ING Personal Loan or ING Home Loan in your name
• also make at least 5 card purchases that are settled (and not at a 'pending status') using their ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions), and
• ensure that the balance of their nominated Savings Maximiser account at the end of the current month is higher than it was at the end of the previous month. When we assess whether they've met this balance growth requirement, interest earned in the current month is not taken into account.

Each customer can nominate a maximum of one Savings Maximiser account (either single or joint) to receive the additional variable rate (where eligible). Your customer can check and change their nominated Savings Maximiser account via online banking or the ING mobile app. If no nomination is made, the additional variable rate (where eligible) will be applied to an account nominated by ING at its sole discretion.

Any amounts above $100,000 are subject to the Savings Maximiser standard variable rate applicable at the time. If they do not satisfy the conditions to receive the additional variable rate, the standard variable rate applies. ING can change or withdraw the additional variable rate at any time. The additional variable rate is not payable in conjunction with any other promotional rate.

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