



The following changes will apply to the ING Savings Booster, Savings Accelerator and Savings Maximiser **effective from 12:01am AEDT Friday 9 October 2026**.

Savings Booster		
Rate name	New Rate (p.a.) Effective 9 October 2026	Current Rate (p.a.)
Base Rate (up to \$2 million)	2.50% variable	2.25% variable
Boost Rate (up to \$500,000)	No change	3.15% variable
Welcome Rate (up to \$500,000)	No change	0.60% variable
Headline rate - New to Savings customers (includes Base Rate + Boost Rate + Welcome Rate)	6.25% variable	6.00% variable
Headline rate - Existing customers & new to savings customers after 4 months (includes Base Rate + Boost Rate)	5.65% variable	5.40% variable

Savings Accelerator			
Tier	Balance range	New Rate (p.a.) for portion of account balance in balance	Prior Rate (p.a.) for portion of account

		range Effective 9 October 2026	balance in balance range
Tier 1	\$0 – \$250,000.00	5.05% variable	4.80% variable
Tier 2	\$250,000.01 – \$500,000.00	5.05% variable	4.80% variable
Tier 3	\$500,000.01 – \$2,000,000.00	5.05% variable	4.80% variable
Tier 4	\$2,000,000.01 – \$5,000,000.00	2.95% variable	2.70% variable

Savings Maximiser		
Rate name	New Rate (p.a.) Effective 9 October 2026	Current Rate (p.a.)
Highest variable rate	5.75% (incl. 5.74% additional variable rate)	5.50% (incl. 5.49% additional variable rate)
Standard variable rate	No change	0.01%
Additional variable rate	5.74%	5.49%

The highest variable rate is the combination of the additional variable rate with the standard variable rate. The additional variable rate is available on one nominated Savings Maximiser account per customer for balances up to \$100,000 and only to customers who meet the monthly eligibility criteria.

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
- 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



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Important Information:

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Any advice in this email does not take into account your or your client's objectives, financial situation or needs and you should consider whether it is appropriate for you and your clients. You should consider the relevant Terms and Conditions, fees and limits schedule and Target Market Determination, available on the ING website 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 AEDT), 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.

Savings Booster

An active and unrestricted Orange Everyday held in the same name(s) as the Savings Booster is required.

Customers cannot hold more than one Savings Booster account in the same name.

The combined total deposits in all your Savings Booster account(s) shouldn't exceed \$5 million, whether account(s) are in individual or joint name(s).

Current rates and eligibility criteria are set out in the [Savings Booster Rates Schedule](#).

Any advice on this email does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to Savings Booster or Orange Everyday you should read the [Savings Booster Terms and Conditions](#) and [Savings Booster Rates Schedule](#), the [Orange Everyday Terms and Conditions](#) booklet and [Everyday Banking Fees & Limits Schedule](#), and the product Target Market Determinations. To view these documents you may need Adobe Acrobat.

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

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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