

Adviser Update.



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Interest rates

Personal & Business

- The highest variable interest rate for the Savings Maximiser for eligible customers is 3.00% p.a.
- The 6 month variable welcome rate on the Business Optimiser for new customers is 2.40% p.a. (on balances up to \$1 million)
- The top tier Savings Accelerator variable rate (for balances > \$150,000) is 2.35% p.a.
- ING DIRECT has some of the most competitive Personal and Business Term Deposit interest rates available:

Term	Rate (p.a.)
120 Days	2.40%
180 Days	2.60%
1 Year	2.70%
2 Years	2.90%

ING DIRECT Living Super

The interest rate on the Living Super Cash Option will reduce by 0.10%p.a. from 1.80%p.a. to 1.70%p.a. effective Friday 26 May.

For information on our current interest rates, please see our [Adviser website](#).

ING DIRECT Awards & Accolades

ING DIRECT recognised again as Australia's most reputable bank

- Climbing 11 spots to be ranked 6th out of the 60 biggest brands in the country on the annual Corporate Reputation Index released by AMR and the Reputation Institute. This placed ING DIRECT well ahead of our nearest bank competitor - Bendigo and Adelaide Bank, and one spot ahead of tech-giant Apple Australia.

ING DIRECT Living Super awarded 5 Star's

- Living Super receives outstanding value award from Canstar for the Account based Pension in April 2017.*



New Term & Conditions - Deposit Products

We've made some changes to the Terms & Conditions for the following ING DIRECT Personal & Business products:

- Savings Maximiser
- Savings Accelerator
- Personal Term Deposits
- Business Optimiser
- Business Term Deposits

Visit our [Adviser Website](#) for a copy of the latest Terms & Conditions for all ING DIRECT products.

1 July 2017 super changes - customer communications

The Federal Government is introducing changes to Superannuation, in particular super contribution rules and limits will change from 1 July 2017.

ING DIRECT will be communicating these changes to all Living Super customers outlining what's changing, as well as the opportunities to contribute to super before and after 1 July 2017.

A copy of the information made available to customers is available [here](#). All advised customers will be directed to contact their financial adviser for more information.

Need more information?

- Contact Adviser Services on **1300 656 226** Monday-Friday: 8:30am-6:00pm AEST/AEDT or email direct.adviser@ingdirect.com.au
- Contact your ING DIRECT representative
- New applications can be emailed to adviser.applications@ingdirect.com.au
- Account maintenance requests (including Adviser Authorisation Forms) can be emailed to adviser.admin@ingdirect.com.au
- Living Super enquiries can be emailed to livingsuper.adviser@ingdirect.com.au

To learn more



Visit adviser.ingdirect.com.au



Call 1300 656 226



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*Canstar 5 star Pension rating awarded in April 2017.

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