



# Adviser Update



## In this Update

- 2020 Awards
- Operating hours during the holiday period
- New Savings Maximiser Eligibility Criteria
- ING Living Super Annual Members Meeting

## 2020 awards



**CANSTAR 2020 Bank of the Year**



**Canstar Most Satisfied Customers - Super Fund Award 2020**

## MetLife Australia wins Best Insurer and innovation award for 360Health

The insurer for ING Living Super, MetLife Australia was awarded Best Insurer in the 2020 Super Fund of the Year Awards and the Plan for Life Excellence Award for Product Innovation in Health and Wellness Award for 360Health.

Visit the [ING website](#) for view the full list.

## Operating hours during the holiday period

### Adviser Services and Investor Solutions

The Adviser Services and Investor Solutions teams will continue to operate (with a smaller team) between the Christmas and New Year period and are happy to help should you require any assistance. Please note the following with the exception of public holidays:

- Adviser Services - 1300 656 226, available between Monday - Friday 9:00am to 4:30pm (AEST/AEDT) or email [direct.adviser@ing.com.au](mailto:direct.adviser@ing.com.au)
- Investor Solutions - 1800 209 744, available between Monday - Friday 9:00am to 4:30pm (AEST/AEDT) or email [investorsolutions@ing.com.au](mailto:investorsolutions@ing.com.au)

## Changes to Savings Maximiser Eligibility Criteria

In addition to the current eligibility criteria, From 1 March 2021, customers will also need to grow their nominated Savings Maximiser balance by any amount, as long as it's higher at the end of the month (not including interest) than it was at the end of the previous month to be eligible to receive the highest variable rate on their nominated Savings Maximiser.

Current Eligibility Criteria:

- Hold an Orange Everyday account and each month
- Make 5+ card purchases that are settled (not pending)
- Deposit \$1000+ into your ING personal account

## ING Living Super Annual Members Meeting

The ING Living Super Annual Members Meeting will be held on 22 February 2021 at 3:45pm (AEDT). Invitations will be sent to all ING Living Super members from Thursday 17 December 2020.

The Annual Member Meeting is a chance for you to hear about the developments, achievements and performance over the last financial year. It is also an opportunity for you to submit any questions you may have to the Board.

Due to uncertainty regarding COVID-19 at the time of scheduling, the Annual Member Meeting will be an online-only event.

## Need more information?

- Contact your ING representative
- Contact Adviser Services on 1300 656 226 Monday - Friday: 9:00am - 5:00pm AEST/AEDT or email [direct.adviser@ing.com.au](mailto:direct.adviser@ing.com.au)

- New applications can be emailed to [adviser.applications@ing.com.au](mailto:adviser.applications@ing.com.au)
- Account maintenance requests (including Adviser Authorisation Forms) can be emailed to [adviser.admin@ing.com.au](mailto:adviser.admin@ing.com.au)
- Living Super enquiries can be emailed to [livingsuper.adviser@ing.com.au](mailto:livingsuper.adviser@ing.com.au)

To learn more



Visit [adviser.ing.com.au](http://adviser.ing.com.au)



Call 1300 656 226



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### Important Information:

Information 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](mailto: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 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 Product Disclosure Statement or Terms and Conditions and the Financial Services Guide available at [ing.com.au](http://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.

### Canstar Awards

Canstar awarded 'Most Satisfied Customers - Super Fund Award 2020' to ING Superannuation fund in May 2020.

### Issuer Details

Products (other than Living Super) are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

Diversa Trustees Limited ABN 49 006 421 638, AFSL 235153, RSE L0000635 is the Trustee of the ING Superannuation Fund ABN 13 355 603 448 (Fund) and the issuer of interests in the Fund. ING Living Super is a product issued out of the Fund. ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823, is the Promoter of the Fund and the issuer of this document. Insurance cover is issued by MetLife Insurance Limited ABN 75 004 274 882 AFSL 238096 to the Trustee. Living Super is not available for U.S. Persons (i.e. if you have U.S. residential, postal or fiscal address, phone number, citizenship, Green Card or any U.S. related proxy).

### Savings Maximiser

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

The additional variable rate currently 1.55% p.a. (that is added to the Savings Maximiser standard variable rate) applies on one nominated Savings Maximiser per customer for the next calendar month when customers also hold an Orange Everyday account and in the current calendar month and they do the following:

- Current Eligibility Criteria:

- o Customer must deposit at least \$1,000 from an external bank account to any personal ING account in the same name (excluding Living Super and Orange One); and
- o also make at least 5 card purchases<sup>^</sup> 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).

- Eligibility Criteria Effective 1 March 2021:

- o in addition to the Current Eligibility Criteria, from 1 March 2021 customers must also ensure that the balance of their nominated Savings Maximiser account at the end of the month (excluding interest) is higher than it was

at the end of the previous month.

Each customer can nominate a maximum of one Savings Maximiser account (either single or joint) to receive the additional variable rate (where eligible). Customers can check and change their nominated Savings Maximiser account via online banking or by calling us on 133 464. 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 customers 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.

^Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Google Pay transactions made with an Orange Everyday Visa card, Orange One Low Rate or Orange One Rewards Platinum Visa card or Nil Interest Visa card provided with an eligible ING home loan. When using the phrase 'settled' card purchases in a calendar month, we mean that the purchases made on the customer's card must be fully processed by the end of the last day of that month. Card purchases made in store or online this current calendar month which are at a 'pending status' and do not settle until the next calendar month do not count towards the 5 card purchases needed this current calendar month.

When determining if customers are eligible under the offer, we also take into account the behaviour of any of joint account holders or additional cardholders.

ING Bank (Australia) Limited  
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