



ING recently announced some changes to our Business Optimiser and Business Term Deposit products and we've also updated the Terms & Conditions (T&Cs) and Target Market Determination (TMD) documents for these products.

Links to the T&Cs for the following products:

- [Business Optimiser](#)
- [Business Term Deposit](#)

Links to the TMDs for the following products:

- [Business Optimiser](#)
- [Business Term Deposit](#)

These updated T&Cs and TMDs are effective **13 April 2022**.

Where to find out more

For full details of the changes please refer to the [Business Optimiser Notice of Change](#) and [Business Term Deposit Notice of Change](#) published on the ING website (www.ing.com.au). For answers to common questions check out ing.com.au/faqsbusiness



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



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



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

Or contact your ING Representative



Helping Australians get ahead through the power of community. Get involved at ing.com.au/dreamstarter

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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 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 1800 209 744 (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.

Business Optimiser:

Variable welcome rate applies for 6 months from the date the Business Optimiser is opened on balances up to \$1 million and is subject to change. At the end of the 6 month period, the rate that applies to your client's balance will be the Business Optimiser standard variable rate applicable at the time. The offer is applicable on the first Business Optimiser opened per entity and is for a limited time only.

A minimum combined balance of \$50,000 is required across any Business Optimiser and/or Business Term Deposit accounts held in a business entity's name.

ING Business & Personal Term Deposits:

Applications for Business and Personal Term Deposits are subject to eligibility criteria for approved applicants only.

Minimum opening deposit of \$10,000 for any Term Deposit Account. A minimum combined balance of \$50,000 is required across any Business Optimiser and/or Business Term Deposit accounts held in a business entity's name.

Maximum combined limits on Term Deposits - We may refuse an application for a term deposit where it would result in you exceeding the following limits:

- Business Term Deposits: The total combined balance of all Business Term Deposits as held by the Australian-resident business or trust cannot exceed \$10million.

The interest rates that apply to Business and Personal Term Deposits are the interest rates that are current on the date the term deposit is opened. Interest rate reduction will apply where you break the Term Deposit prior to the maturity date.

ING Bank (Australia) Limited
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