



We recently updated the Living Super Member Advice Fee Consent form to clarify how Member Advice Fees are deducted where a member has multiple accounts (e.g. super and pension &/or TTR account). In general, Member Advice Fees are deducted from the super account in the first instance and only in the case of insufficient funds in the super account will they be deducted from the pension &/or TTR account. Different percentages cannot be deducted from different accounts. More information is available on the form.

The new form is available [here](#) and effective from 10 November 2022.

The Trustee will accept the old form until 10 December 2022 and thereafter will only accept the new form.



## 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](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)



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

Or contact your ING  
Representative



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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 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](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 1800 209 744 (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 (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.

#### ING Personal Term Deposits:

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

Minimum opening deposit of \$10,000 for any Term Deposit Account.

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:

- Personal Terms Deposits: The total combined balance of all Personal Term Deposit Accounts held by a person (individually or in joint names) cannot exceed \$5million.

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

### ~Savings Maximiser

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

\* The additional variable rate currently [3.50]% 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 you also hold an Orange Everyday account and in the current calendar month you do the following:

- deposit at least \$1,000 from an external source to any personal ING account in your name (excluding Living Super, Personal Loans and Orange One);
- also make at least 5 card purchases that are settled (and not at a 'pending status') using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions); and
- ensure that the balance of your 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). You can check and change your nominated Savings Maximiser account via online banking. 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 you 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.

ING Bank (Australia) Limited  
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