



The following changes will apply to the ING Savings Maximiser and Savings Accelerator **effective from 12:01am AEDT Tuesday 14 February 2023**.

Savings Maximiser~		
Rate name	New Rate (p.a.) Effective 14 February 2023	Current Rate (p.a.)
Highest variable rate	4.80% (incl. 4.25% additional variable rate)	4.55% (incl. 4.00% additional variable rate)
Additional variable rate	4.25%	4.00%

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*.

Savings Accelerator		
For account balances of	New Rate (p.a.) Effective 14 February 2023	Current Rate (p.a.)

\$150,000 and more	3.45% variable	3.20% variable
Between \$50,000 - \$149,999.99	3.25% variable	3.00% variable
Between \$0.01 - \$49,999.99	2.35% variable	2.10% variable

Personal Term Deposits		
Term	New Rate (p.a.) fixed Effective for Personal Term Deposits opened or rolled over from 14 February 2023	Current Rate (p.a.) fixed
90 Days	3.30%	3.00%
120 Days	3.40%	2.75%
180 Days	3.95%	3.60%
210 Days	3.80%	2.90%
270 Days	3.90%	3.35%
330 Days	4.00%	2.90%
1 Year	4.15%	4.10%
2 Years	4.25%	4.20%

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@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



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

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Representative



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Important Information:

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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.

~Savings Maximiser

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

* The additional variable rate currently 4.00% 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 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.

We may refuse an application for a Term Deposit where it would result in a customer exceeding a total combined balance of \$5 million across all ING Personal Term Deposit Accounts held by that customer (individually or in joint names).

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 the customer breaks the Term Deposit prior to the maturity date.

ING Bank (Australia) Limited
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