



The following changes will apply to the ING Savings Maximiser and Savings Accelerator **effective from 12:01am AEST Wednesday 14 June 2023**.

Savings Maximiser~		
Rate name	New Rate (p.a.) Effective 14 June 2023	Current Rate (p.a.)
Highest variable rate	5.50% (incl. 4.95% additional variable rate)	5.25% (incl. 4.70% additional variable rate)
Additional variable rate	4.95%	4.70%
Standard variable rate	0.55% (No change)	0.55%

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 June 2023	Current Rate (p.a.)
\$150,000 and more	4.35% variable	4.00% variable
Between \$50,000 - \$149,999.99	3.75% variable (No change)	3.75% variable
Between \$0.01 - \$49,999.99	2.85% variable (No change)	2.85% variable

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



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



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

Or contact your ING
Representative

Follow Us





For banking on the go, download our mobile app

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 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 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.

~Savings Maximiser

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

The additional variable rate (that is added to the Savings Maximiser standard variable rate) applies on one nominated Savings Maximiser per customer for the next calendar month when your customer also holds an Orange Everyday account and in the current calendar month they do the following:

- deposit at least \$1,000 from an external source to any personal ING account in their name (excluding Living Super and Orange One),
- also make at least 5 card purchases 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), and
- ensure that the balance of their nominated Savings Maximiser account at the end of the current month is higher than it was at the end of the previous month. When we assess whether they've met this balance growth requirement, interest earned in the current month is not taken into account.

Each customer can nominate a maximum of one Savings Maximiser account (either single or joint) to receive the additional variable rate (where eligible). Your customer can check and change their nominated Savings Maximiser account via online banking or the ING mobile app. 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 they 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.

Any advice on this website does not take into account your objectives, financial situation or needs and your customer should consider whether it is appropriate for them. Before making any decision in relation to a Savings Maximiser or Orange Everyday, your customer should read the Savings Maximiser Terms and Conditions booklet and the Orange Everyday Terms and Conditions booklet and Orange Everyday Fees and Limits Schedule. To view these documents you may need Adobe Acrobat. If you have a complaint, please call us on 1300 656 226 at any time as we have procedures in place to help resolve any issues you may have.

^Savings Accelerator

The combined total deposits in all of the customer's Savings Accelerator accounts is not permitted to exceed \$5 million, whether the accounts are in individual or joint names.

Any advice in this communication does not take into account your objectives, financial situation or needs and your customer should consider whether it is appropriate for them. Before making any decision in relation to any ING product,

your customer should read the relevant terms and conditions and fees and limits schedules available at ing.com.au. To view these documents you may need Adobe Acrobat. If you have a complaint, please call us on 1300 656 226 at any time as we have procedures in place to help resolve any issues you may have.

ING Bank (Australia) Limited
60 Margaret Street, Sydney, NSW, 2000, AU