

Business Term Deposit Application PART A

To open an ING DIRECT Term Deposit for your business please: \bullet use CAPITAL letters \bullet mark boxes with an X where applicable \bullet use black pen. Please read the Business Term Deposit Terms & Conditions, available at ingdirect.com.au or by calling 133 464 and consider whether the product is appropriate for you before making any decision in relation to it. Please ensure you provide the appropriate supporting documentation to verify the business, linked bank account and each authorised user.



Step 🛈 Bı	ısiness type				BTPDF
To apply for a Busin or unincorporated a	ess Term Deposit, plea associations.	ise tell us the type of business you o	perate. Note: we are unable to	accept public cor	npanies, bare or informal trusts
Sole Trader:	Partnership:	Company:	Trust (including DIY Sup	er): Ir	ncorporated Association:
PART A only	PART A + B	Pty Company - Sole Director PART A + C	Company as Trustee - Sole		PART A only
		Pty Company - Multiple Directo	Company as Trustee - Mul	tiple Directors	
			Individual(s) as Trustee(s)		
		ess account in the same entity namelevant Part(s) as outlined above.		'art A . For new IN	IG DIRECT business customers,
Step 2 Bu	ısiness deta	ils			
types of documents Helpful hint: The rename/name of trus	s you can provide and name of the Business t (if applicable). If a co	ested below. If you are a new client how to certify copies of documents Term Deposit will be in the same na empany, please use full company na y/trustee/association (if sole trader of	s (you must supply these docur ime as the sole trader/partnersl me as registered by ASIC.	ments with your aphip/company/trust	pplication).
Trading name or na	ame of trust (if applicable)			
Unit number	ess address (PO Box not Street number	accepted) Street name			
Suburb				State	Postcode
Business mailing	address (if same as above	, please mark this box with an X			
Unit number	Street number	S <u>treet name</u> (o	or PO Box)		
Suburb				State	Postcode
Business phone n	umber (for landline, pleas	e provide area code)			
	e relevant business ide	entifier that is applicable to your bus	siness. Pa	ole Trader: ABN is mar artnership: ABN is mar ompany: ACN is mano	ndatory
ABN (Australian Bu	siness Number)	ACN (Australian Company	Number) Co	ompany as Trustee: A BN of the Trust is option dividual(s) as Trustee	ACN of the Trustee is mandatory,
Registration Numbe	er	Registration number issued	by (e.g. ASIC, NSW Dept Fair Trading)		
Tax section (o	ptional) Please co	mplete 1 of the following (providir earned a	ng this information is not compulsory, ho at the highest marginal tax rate plus the I		e may deduct tax from interest
Tax File Number (TF	N)	ABN	(if same as	auoted	Exemption:
		OR	above, plea this box wi	ase mark	OR Income tax return not required

	ustry type (optional) ct an industry, if applicable.		
	Agriculture, Forestry and Fishing	Manufacturing	Sanitary Services
	Communications	Mining	Transportation
	Construction	Public Administration	Wholesale Trade
	Electric and Gas	Real Estate	Other
	Finance and Insurance	Retail Trade	
St	ep 🕄 Your Business Term D	eposit details	
	ur new Term Deposit se select the term of your Business Term Deposit by	marking the box with an K :	
	30 days 90 days 180 days	1 year 2 years	
Nan	ning your Business Term Deposit (optiona	ıl)	
You	can give your Business Term Deposit a name. Please	e mark one (X) or write your own name	
	Wages Staff super GST	Savings Investment	
Othe	ır İ		
On	maturity		
			rity. Any new Business Term Deposit will be subject to the se select one option only (by marking the box with an X).
	Open a new Business Term Deposit of the sa		so select one option only (by marking the box marking)
		me term	
	Open a new Business Term Deposit of a diffe	erent term (please select one term only)
	30 days 90 days 18	30 days 1 year 2 year	S
	Close my Business Term Deposit and have th	e funds paid to the linked bank acc	ount, nominated in Step 5.
C	(4	
5τ	ep () Your opening deposit	L .	
If linl	se select how you wish to make your opening depose king to an external bank account, you can nominate The ING DIRECT Business Term Deposit requires a e same account holder's name should not exceed \$	e either: (i) electronic transfer, (ii) busin a minimum opening balance of \$10,000	
(i)	By electronic transfer – Transfer the deposit f Your opening deposit will be requested from your	linked bank account on the day your B	usiness
	Term Deposit is opened (provided we are able to v for external bank accounts). If the transfer is from Request in Step 5 must also be signed.		
	OR		OR
(ii)	By business cheque – The cheque must be draw Your business cheque must be made payable to the		
	OR		OR
(iii)	By bank cheque – The cheque must be made pa		ING DIRECT.



Step **5** Linked bank account details

You must link a Business Optimiser OR an external Australian business bank account (must be in the same name(s) as the business in **Step 2**) to your new Business Term Deposit. Please select one option only.

A. Business Optimiser	
Please nominate your Business Opti	miser Account Numbe
	J

Debit Authority

By nominating a Business Optimiser as the linked bank account, I/we authorise and request ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292 to transfer money from the Business Optimiser nominated above to my/our Business Term Deposit account as instructed by me/us or any other amounts as instructed or authorised to debit in accordance with the Business Term Deposit Terms and Conditions. I/we understand that the arrangement is governed by the Business Term Deposit Terms and Conditions and the Business Optimiser Terms and Conditions.

If your linked account is a Business Optimiser then the authorised users on the new Business Term Deposit must be the same as the authorised users on the linked Business Optimiser. You do not need to provide the details of these authorised users as they will already be on our records.



OR

B. External Bank Account

If you wish ING DIRECT to draw money from an external account for your opening deposit or transfer money between an external account and the ING DIRECT Business Term Deposit, the Direct Debit Request below must be signed by the authorised signatories of the external bank account. We also need to verify your external bank account. Refer to Appendix A for the types of documents you can provide.

Note: No ING DIRECT bank fees are payable but third party fees may be payable.

Name of bank		
Suburb of bank	BSB number (mandatory)	Account number (mandatory)
Name of bank account you wish to link to the Business Te	rm Deposit (must be in the same name(s) as the business in Step 2	2)

Direct Debit Request

If you wish to draw money from your external bank account, this section must be signed. Direct debiting is not available on some accounts (if in doubt, please contact your financial institution).

I/We request and authorise ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292 (user I.D. 123079) to draw money from the external bank account nominated above, through the Bulk Electronic Clearing System, as instructed by any authorised user of the Business Term Deposit or any other amount as instructed or authorised to debit in accordance with the Business Term Deposit Terms and Conditions. I/We understand and acknowledge that this Direct Debit arrangement is governed by the Direct Debit Request Service Agreement and Business Term Deposit Terms and Conditions.

To authorise the drawing of money from the external bank account to the Business Term Deposit, the following authorised signatories of the external bank account are required to sign below:

- Sole trader or sole director company: only one authorised signatory.
- Partnership, company or association: a minimum of two authorised signatories.
- **Trust:** all authorised signatories/trustees.

External bank account signat	•	External bank account signatory 2	
First name	Middle initial	First name	Middle initia
Surname / Family name		Surname / Family name	
Signature	Date (DD/MM/YY)	Signature	Date (DD/MM/YY)
If more than two signatures are r		this box and attach a schedule of s	ignatures (a separate sheet of paper listing



Step Authorised users

Authorised users are the people who are nominated to operate your Business Term Deposit.

If you are linking to your Business Optimiser, you must use the same authorised users that we have on record. You do not need to complete this section.

Go to Step 7

If you are linking to an external bank account, please provide the details of all the people you wish to nominate as authorised users.

A maximum of four persons can be nominated as authorised users to operate the Business Term Deposit. Two authorised users can complete their details below. If you have more than two authorised users, please refer to Appendix C.

For new authorised users (i.e. do not currently have an ING DIRECT Client Number), we also need to verify their identity. Refer to Appendix A for the types of documents you can provide and how to certify copies of documents.

Who must be an authorised user?

Sole Trader: The owner must be an authorised user.

Partnerships: A minimum of two partners must be authorised users.

Companies: A minimum of two directors (except in the case of sole directorships) must be authorised users OR a director and company secretary.

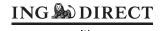
Company as Trustee: A minimum of two directors (except in the case of sole directorships) must be authorised users OR a director and company secretary.

Individual(s) as Trustee(s): All trustees must be authorised users. No other authorised users are permitted.

Association: A minimum of two office bearers (e.g. treasurer or company secretary) must be authorised users.

Helpful hint: Employees may be authorised users, except in the case of body corporate and trusts (where only trustees can be authorised users).

Authorised user 1	Authorised user 2
ING DIRECT Client Number (if existing client)	ING DIRECT Client Number (if existing client)
Mr Mrs Ms Other	Mr Mrs Ms Other
First name Middle initial	First name Middle initial
Surname / Family name	Surname / Family name
Position (must be completed)	Position (must be completed)
Director Company / Club Secretary Partner Treasurer	Director Company / Club Secretary Partner Treasurer
Employee Chairperson / President Owner Trustee	Employee Chairperson / President Owner Trustee
Personal residential address (must be completed. PO Box not accepted)	Personal residential address (must be completed. PO Box not accepted)
Unit number Street number	Unit number Street number
Street name	Street name
Suburb	Suburb
State Postcode	State Postcode
Personal mailing address (if same as above, please mark this box with an X	Personal mailing address (if same as above, please mark this box with an X
Unit number Street number	Unit number Street number
Street name (or PO Box)	Street name (or PO Box)
Suburb	Suburb
State Postcode	State Postcode



Authorised user 1 Contact details (you must provide at least one Mobile phone number	phone number)	Authorised user 2 Contact details (you must provide at lea Mobile phone number	ast one phone number)
Other phone number (for landline, please provid	l e area code) 	Other phone number (for landline, please	provide area code)
Email		Email	
Driver's Licence (if applicable)		Driver's Licence (if applicable)	
Mandatory security details Date of birth (DD/MM/YYYY) Mother's maiden name (mother's original surnar	me / family name)	Mandatory security details Date of birth (DD/MM/YYYY) Mother's maiden name (mother's original	surname / family name)
I agree that my personal information may disclosed in the manner and for the purpo Statement contained in the Business Term	oses set out in the Privacy	I agree that my personal information disclosed in the manner and for the p Statement contained in the Business	ourposes set out in the Privacy
Signature	Date (DD/MM/YY)	Signature	Date (DD/MM/YY)
Step 7 Primary Accou	ınt Contact (optioı	nal)	
You can nominate one of your authorised All correspondence will be marked to the written correspondence will be marked to	attention of this person (and sent t	o the business mailing address only). If you	·
First name		Surname / Family name	

Step $oldsymbol{ \mathfrak{O} }$ Declarations and application approval - by signing below

- I/We declare that all information provided in this Application Form and any supplements is true and correct
- I/We have received, read and agree to comply with the Business Term Deposit Terms and Conditions
- I/We agree to ensure that all authorised users also comply with the terms and conditions of the Business Term Deposit Terms and Conditions
- I/We acknowledge that:
 - In the case of sole director company I am the sole director and sole secretary and have full power and authority to open and operate the Business Term Deposit
 - In the case of partnerships/association I/We have full power and authority to bind the partnership/association and each of the partners/ members in accordance with its constituent documents or rules and I/we undertake to advise ING DIRECT if the partnership/association is dissolved or terminated, or the members of the partnership change
 - In the case of trusts I am/We are the only trustee(s) of the trust and I/we have full trust power and authority to open and operate the Business Term Deposit
 - Each person nominated as an authorised user in Step 6 and Appendix C (where applicable) (or those existing authorised users on the linked Business Optimiser) has full power and authority to operate the Business Term Deposit
 - Each person nominated as an authorised user in Step 6 and Appendix
 C (where applicable) (or those existing authorised users on the linked

- Business Optimiser) understands that personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms and Conditions.
- ING DIRECT reserves the right to request evidence of authority to approve this Application and/or evidence that the business named as the account holder exists, is validly constituted and is capable of being bound by the Business Term Deposit Terms and Conditions.

Who can approve and sign this Application?

Sole Trader: Owner of the business.

Partnerships: Minimum of two partners, one must be the managing partner (or general partner in the case of a limited partnership) and they don't have to be the authorised users.

Company: Two directors OR a director and company secretary (don't have to be authorised users). For a sole director company must be a sole director/ secretary.

Company as Trustee: Two directors OR a director and company secretary (don't have to be authorised users). For a sole director company must be a sole director/secretary.

Individual(s) as **Trustee(s)**: All trustees (those approving the Application must also be authorised users).

Association: Minimum of three office bearers e.g. treasurer/chairman/ secretary (or equivalent officer) to sign in accordance with rules governing the association (a minimum of two of those approving the Application must also be authorised users).

Helpful hint: When filling in your position below, please choose from the following options – Chairperson, Company or Club Secretary, Director, Employee, Owner, Partner, President, Treasurer, Trustee.

Business signatory 1		Business signatory 2	
First name	Middle initial	First name	Middle initial
Surname / Family name		Surname / Family name	
Signature	Date (DD/MM/YY)	Signature	Date (DD/MM/YY)
Position		Position	
Business signatory 3		Business signatory 4	
First name	Middle initial	First name	Middle initial
Surname / Family name		Surname / Family name	
Signature	Date (DD/MM/YY)	Signature	Date (DD/MM/YY)
Position		Position	
		itional Part(s) as outlined in Step red to complete Appendices A, B	
Adviser use only - Company name	Adviser name	Adviser n	number

Adviser - Please provide a copy of the records identifying your client's business, authorised users and the external bank account (if applicable). Go to Appendix B.



Step What to do when you have completed this form

When you have completed and signed the application form, please send it with your supporting documents to us at:

ING DIRECT Reply Paid 3858 Sydney NSW 2001 (no stamp required)

Appendix Supporting documents

(this section does not apply to Financial Advisers)

Note: If your linked bank account is a Business Optimiser, you are not required to complete this section.

As part of the application process, the linked bank account, business and personal identities of the authorised users must be verified. You must select supporting documentation from the lists below and provide original or certified copies as directed.

(i) Supporting documents (please note that documents will not be returned)

Linked bank account:

If your linked bank account is an external bank account you need to provide **one** of the following:

- A business cheque drawn on the external bank account: or
- An **original** encoded deposit slip for the external bank account; or
- An original or certified copy of a bank statement (less than 6 months old) for the external bank account

The supporting document must show the business name, BSB and account number of the external bank account. If providing an original or certified bank statement, the address must also be shown.

Business:

If you have an existing ING DIRECT business account in the same entity name, we already have your business verified (go to authorised users).

If you are opening an account for the first time in the business name, you must provide a certified copy of **one** of the following:

- Certificate of Registration; or
- Tax File Number (TFN) advice; or (if you choose to provide one of the following documents, it must be issued within the last 2 years)
- Australian Tax Office Tax Assessment Notice; or
- Australian Tax Office Notice of Refund; or
- Business Activity Statement; or
- Instalment Activity Statement; or
- Annual or quarterly PAYG Instalment Notice

Authorised users:

An authorised user does not need to provide an identification document if they are **an existing ING DIRECT** customer.

All authorised users who are **new ING DIRECT customers** (ie. do not currently have an ING DIRECT Client Number) must provide a certified copy of **one** of the following identification documents:

- Australian Driver's Licence (must be current, shows current residential address and photograph); or
- Birth Certificate or Birth Extract (issued by a State or Territory in Australia); or
- Proof of Age Card (must be current, shows current residential address and photograph); or
- Pension Card (must be current and issued by Centrelink entitling financial benefits); or
- Australian Tax Office Tax Assessment Notice (issued in the last 12 months and shows current residential address); or
- Australian Passport (either a current passport or a passport that expired within the last 2 years); or
- International Passport (must be issued by a foreign Government, the UN or related agency and must be accompanied by an official Government translation if not in English) THE IDENTIFICATION DOCUMENT PROVIDED MUST DISPLAY YOUR FULL NAME.

(ii) How to certify a document

Select a Certifier

Take the original and copy of your identification document to a document certifier from the list below.

- A Justice of the Peace
- A Bank Officer with 2 or more years continuous service
- An Accountant who is a member of the Australian Institute of Chartered Accountants, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership
- A Solicitor or Barrister
- A Police Officer
- An agent in charge of, or a permanent employee (with 2 or more years of continuous service) of an Australia Post outlet

Note: This is not the complete list of ING DIRECT acceptable document certifiers. The complete list is available on ingdirect.com.au in the FAQ section. An acceptable document certifier is not able to certify their own documents or documents on behalf of their immediate family.

Document Certifier to complete

To certify the copy of the identification document to be a true copy of the original document, on the copied document complete the following:

- 1. Write these words: "I hereby certify this document is a true copy of the original document shown to me on [date]"
- 2. Sign the copy document
- 3. Provide Name and Certifier Classification. For example; John Smith, Accountant
- 4. Provide a work or residential address
- Provide a contact number (this may be your work or residential landline or mobile number).

If ING DIRECT has any questions regarding this verification, we may contact the document certifier about these details.

Appendix (3)

(this section applies to Financial Advisers)

Note: If the linked bank account is a Business Optimiser you are not required to complete this section.

Otherwise you need to provide a copy of the following (if not previously supplied to ING DIRECT):

- A copy of the record from which the business was verified (eg. a copy of the ASIC web search for a company)
 AND
- A copy of the record from which each authorised user's identity was verified
- A copy of the document used to verify the external bank account.



Appendix (a) Additional authorised users (complete if you have more than two authorised users) For new authorised users, we need to obtain their details and verify their identity. Refer to Appendix A for the types of documents you can provide and how to certify copies of documents. Authorised user 3 Authorised user 4 ING DIRECT Client Number ING DIRECT Client Number (if existing client) (if existing client) Other Other Middle initial Middle initial First name First name Surname / Family name Surname / Family name Position (must be completed) Position (must be completed) Company / Club Secretary Company / Club Secretary Partner Director Partner Treasurer Director Treasurer Chairperson / Chairperson / Employee Trustee Employee Trustee Owner Owner Personal residential address (must be completed, PO Box not accepted) Personal residential address (must be completed, PO Box not accepted) Unit number Street number Unit number Street number Street name Street name Suburb Suburb State Postcode State Postcode Personal mailing address (if same as above, please mark this box with an X Personal mailing address (if same as above, please mark this box with an X Unit number Street name (or PO Box) Street name (or PO Box) Suburb Suburb State Postcode Postcode State Contact details (you must provide at least one phone number) Contact details (you must provide at least one phone number) Mobile phone number Mobile phone number Other phone number (for landline, please provide area code) Other phone number (for landline, please provide area code) Email (optional) Email (optional) Driver's Licence (if applicable) Driver's Licence (if applicable) **Mandatory security details Mandatory security details** Date of birth (DD/MM/YYYY) Date of birth (DD/MM/YYYY) Mother's maiden name (mother's original surname / family name) Mother's maiden name (mother's original surname / family name) IWe agree that my/our personal information may be collected, used and disclosed in the manner and for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms Date (DD/MM/YY) Date (DD/MM/YY)



Business Account Application

PART C - Company

This form is to be completed in conjunction with the relevant Business Optimiser and / or Business Term Deposit Application – Part A. When completing the form use CAPITAL letters and black pen.



If you have an existing ING DIRECT business account in the same entity name you only need to complete Part A – you do not need to complete Part C. For new ING DIRECT business customers, please complete your details below.

Step Business details	
Name of company	
Step ② Shareholder details	
Please complete this section for all individual shareholders who have a total of	25% or more shareholding in the company.
Shareholder 1	Shareholder 2
First name Middle initial	First name Middle initial
Surname / Family name	Surname / Family name
OR .	OR .
Name of sole trader/company/partnership/association/trust	Name of sole trader/company/partnership/association/trust
Residential/Registered address	Residential/Registered address
Unit number Street number	Unit number Street number
Street name	Street name
Suburb	Suburb
State Postcode	State Postcode
Shareholder 3 First name Middle initial	Shareholder 4 First name Middle initial
Surname / Family name	Surname / Family name
Surfame / Family mame	Surfaille / Fairling Hairie
O.D.	
OR Name of sole trader/company/partnership/association/trust	OR Name of sole trader/company/partnership/association/trust
Residential/Registered address	Residential/Registered address
Unit number Street number	Unit number Street number
Street name	Street name
Suburb	Suburb
State Postcode	State Postcode

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Step Additional Director details

Please provide details of all directors who are not nominated as authorised users. These directors will not be granted access to operate the business account.

Additional Director 1	Additional Director 2
ING DIRECT Client Number (if existing client)	ING DIRECT Client Number (if existing client)
Mr Mrs Ms Other Middle initial	Mr Mrs Ms Other Middle initial
Surname / Family name	Surname / Family name
Additional Director 3 ING DIRECT Client Number (if existing client)	Additional Director 4 ING DIRECT Client Number (if existing client)
Mr Mrs Ms Other	Mr Mrs Ms Other
First name Middle initial	First name Middle initial
Surname / Family name	Surname / Family name
Additional Director 5	Additional Director 6
ING DIRECT Client Number (if existing client)	ING DIRECT Client Number (if existing client)
(it existing clienty)	(il existing clienty)
Mr Mrs Ms Other	Mr Mrs Ms Other
First name Middle initial	First name Middle initial
Surname / Family name	Surname / Family name
Sumanic / Family name	Surfame 71 army harne
Additional Director 7	Additional Director 8
ING DIRECT Client Number (if existing client)	ING DIRECT Client Number (if existing client)
Mr Mrs Ms Other Middle initial	Mr Mrs Ms Other Middle initial
Surname / Family name	Surname / Family name
Additional Director 9	Additional Director 10
ING DIRECT Client Number (if existing client)	ING DIRECT Client Number (if existing client)
Mr Mrs Ms Other Middle initial	Mr Mrs Ms Other Middle initial
TAILOUTE HITLIGH	Nindie ilittia
Surname / Family name	Surname / Family name