Business Term Deposit Application PART A

To open an ING DIRECT Term Deposit for your business please: • use CAPITAL letters • mark boxes with an 🗙 where applicable • 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.



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Step 🕦 Business type

To apply for a Business Term Deposit, please tell us the type of business you operate. Note: we are unable to accept public companies, bare or informal trusts or unincorporated associations

Sole	Trader:	Parti	nership:
	PART A only		PART A + B

Con	npany:
	Pty Company - Sole Director PART A + C
	Pty Company - Multiple Director PART A + C

Trust (including DIY Super):

Company as Trustee - Sole Director PART A + C + D Company as Trustee - Multiple Directors PART A + C Individual(s) as Trustee(s) PART A + D

Incorporated Association: (including Non-Profit)

PART A only

If you have an existing ING DIRECT business account in the same entity name, you only need to complete Part A. For new ING DIRECT business customers, you need to complete Part A and the relevant Part(s) as outlined above.

Step 2 Business details

Please enter your business details as requested below. If you are a new client to ING DIRECT, we also need to verify your business. Refer to Appendix A for the types of documents you can provide and how to certify copies of documents (you must supply these documents with your application). Helpful hint: The name of the Business Term Deposit will be in the same name as the sole trader/partnership/company/trust/association, including the trading name/name of trust (if applicable). If a company, please use full company name as registered by ASIC.

Name of sole trader/partnership/company/trustee/association (if sole trader or individual trustee: first name, surname)

ading name or name of trust (if a	applicable)			
registered business address (PC Init number Street num		Street name		
uburb			State	Postcode
Business mailing address (if same	as shown places mark this has			
Jnit number Street numb		S <u>treet name (or PO Box)</u>		
uburb			State	Postcode
Business phone number (for land	ine, please provide area code)			
Rusiness identifier lease complete the relevant busir	ness identifier that is ap	plicable to your business.	Sole Trader: ABN is mand Partnership: ABN is mand	latory
BN (Australian Business Number)) ACN (A	Australian Company Number)	ABN of the Trust is optiona	N of the Trustee is mandatory, I I ABN of the Trust is optional
egistration Number	Registr	ration number issued by (e.g. ASIC, NS		
ax section (optional) Ple	ase complete 1 of the	e following (providing this information i	s not compulsory, however, if not supplied, we	may deduct tax from interest
ax File Number (TFN)	ABN		nal tax rate plus the Medicare levy).	Exemption:
	OR		(if same as quoted above, please mark this box with an X	Income tax return not required
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Industry type (optional)

Select 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	

Step 🕄 Your Business Term Deposit details

Your new Term Deposit

Tour								
Please	select the t	erm of your Business	Term Deposit by m	arking the box wit	h an 🗙:			
	30 days	90 days	180 days	1 year	2 years			
Nami	ng your E	Business Term De	posit (optional)					
You ca	in give your	Business Term Depo	sit a name. Please r	nark one (🗙) or wi	rite your own name:			
	Wages	Staff super	GST	Savings	Investment			
Other								

On maturity

se specify what you would like to do with the funds in your Business Term Deposit at maturity. Any new Business Term Deposit will be subject to the DIRECT interest rate and terms and conditions current at the time of opening. Please select one option only (by marking the box with an X).
Open a new Business Term Deposit of the same term
Open a new Business Term Deposit of a different term (please select one term only)
 30 days 90 days 180 days 1 year 2 years
Close my Business Term Deposit and have the funds paid to the linked bank account, nominated in Step 5.

Step 🕑 Your opening deposit

Please select how you wish to make your opening deposit. If linking to a Business Optimiser, please nominate (i) electronic transfer only. If linking to an external bank account, you can nominate either: (i) electronic transfer, (ii) business cheque or (iii) bank cheque. Note: The ING DIRECT Business Term Deposit requires a minimum opening balance of \$10,000. The combined total balance held in all Business Term Deposits in the same account holder's name should not exceed \$10 million.

(i)	By electronic transfer – Transfer the deposit from the linked bank account, nominated in Step 5. Your opening deposit will be requested from your linked bank account on the day your Business Term Deposit is opened (provided we are able to verify your bank account - refer Appendix A for external bank accounts). If the transfer is from an external bank account, the Direct Debit Request in Step 5 must also be signed.	\$		•
	OR		OR	
(ii)	By business cheque – The cheque must be drawn on the external bank account nominated in Step 5. Your business cheque must be made payable to the full business name or to ING DIRECT .	\$		•
	OR		OR	
(iii)	By bank cheque – The cheque must be made payable to the full business name or to ING DIRECT . You must also verify your external bank account - refer Appendix A.	\$		•



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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 Optimiser Account Number

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 Term Deposit (must	be in the same name(s) as the business in Step	p 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 signatory 1

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 signatur	es are required for this authority, please mark	k this box and attach a schedule o	of signatures (a separate sheet of paper listing

If more than two signatures are required for this authority, please mark this box and attach a schedule of signatures (a separate sheet of paper listing additional names and signatures).



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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 Authorised user 1 ING DIRECT Client Number (if existing client)	body corporate and trusts (where only trustees can be authorised users). Authorised user 2 ING DIRECT Client Number (if existing client)			

(if existin	ig client)							(if existing	client)							
Mr	Mr	s	Ms		Other			Mr	Mrs	Ms		Other				
First na	ame						Middle initial	First na	me						Middle	e initial
Surnar	me / Far	nily nan	ne					Surnam	ie / Fam	ily name						
Positio	on (must	be comple	eted)					Positio	n (must b	e completed)						
Direc	tor	CI	Com ub Se	pany / cretary	,	Partner	Treasurer	Direct	or	Com Club Se	ipany / ecretary	/	Partner		Treasurer	
Emplo	yee	C	hairpe Pre	erson / esident	t	Owner	Trustee	Employ	ee	Chairp Pr	erson / esident	t	Owner		Trustee	
Perso	nal resi	dential	l addı	r ess (m	ust be com	npleted. PO Box not	accepted)	Person	al resid	lential add	ress (m	iust be con	npleted. PO B	ox not ac	cepted)	
Unit n	umber					Street number	r	<u>Unit nu</u>	mber				Street nur	nber		
Street	name							Street r	ame							
Suburk)							Suburb								
State						Postcode		State					Postcode			
Perso	nal mai	ling ad	Idress	5 (if same	e as above,	, please mark this b	ox with an 🗙 🛛 刘	Person	al mail	ing addres	S (if sam	e as above	, please mark	this box \	with an 🗙)
Unit n	umber					Street number	·	<u>Unit nu</u>	mber				Street nur	mber		
Street	name (d	ur PO Box)						Street r	ame (or	PO Box)						
Suburk)							L Suburb								
State						Postcode]	State	1				Postcode			
						L							L			

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Authorised user 1		Authorised user 2
Contact details (you must provide at least one p	hone number)	Contact details (you must provide at least one phone number)
Mobile phone number	-	Mobile phone number
Conter phone number (for landline, please provide] area code) 1	Other phone number (for landline, please provide area code)
Email	-	Email
Driver's Licence (if applicable)	1	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 surnam	e / family name)	Mother's maiden name (mother's original surname / family name)
I agree that my personal information may b disclosed in the manner and for the purpos	es set out in the Privacy	I agree that my 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 I	Deposit Terms and Conditions.	Statement contained in the Business Term Deposit Terms and Conditions.
Signature	Date (DD/MM/YY)	Signature Date (DD/MM/YY)

Step 🕖 Primary Account Contact (optional)

You can nominate one of your authorised users as the primary contact for the day-to-day running of the Business Term Deposit account.

All correspondence will be marked to the attention of this person (and sent to the business mailing address only). If you don't nominate an authorised user all written correspondence will be marked to the attention of the Financial Controller.

First name

Surname / Family name



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Step 🕄 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 2

Business signatory 1

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	
			

IMPORTANT: Please complete the relevant additional Part(s) as outlined in Step 1 as required. If linking to a Business Optimiser you are not required to complete Appendices A, B and C (over page).

Adviser use only - Company name

Adviser name

Adviser 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.

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Step **(2)** 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.

Linked bank account:	Business:	Authorised users:	
 If your linked bank account is an external bank account you need to provide one of the followin 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 busine name, BSB and account number of the external bank account. If providing an original or certified 		 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 	
bank statement, the address must also be shown.		 Proof of Age Card (must be current, shows current residential address and photograph); o 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. 	

 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: Write these words: "I hereby certify this document is a true copy of the original document shown to me on [date]" Sign the copy document Provide Name and Certifier Classification. For example; John Smith, Accountant 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.
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Appendix 🕑

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 (eq. 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
- AND
- A copy of the document used to verify the external bank account.

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Appendix () 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 App	pendix 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 (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 initia
Surname / Family name	Surname / Family name
Position (must be completed)	Position (must be completed)
Director Company / Partner Treasurer Club Secretary Partner Treasurer	Director Club Secretary Partner Treasurer
Employee President Owner Irustee	Employee President Owner Irustee
Personal residential address (must be completed, PO Box not accepted) Unit number Street number	Personal residential address (must be completed, PO Box not accepted) 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 K) Unit number Street number	Personal mailing address (if same as above, please mark this box with an K) Unit number Street number
Street name (or PO Box)	Street name (or PO Box)
Suburb	Suburb
State Postcode	State Postcode
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 an	Id for the purposes set out in the Privacy Statement contained in the Business Term Deposit Terms
and Conditions. Date (DD/MM/YY)	Date (DD/MM/YY)

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Business Account Applicatio
ART B - Partnerships

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. You don't need to complete Part B if: (i) there are no partners in addition to those listed as authorised users in Part A and the partnership was established in Australia; or (ii) if you have an existing ING DIRECT business account in the same entity name. For new ING DIRECT business customers, please complete your details below.

Step 1 Business details

Name of partnership

Country in which the partnership was established, if not in Australia

Step **2** Additional Partner details

Please provide full name and residential address of all partners who are not nominated as authorised users. Any persons not nominated as an authorised user will not be granted access to the business account. Additional Partner 2

Additional Partner 1	Additional Partner 2
ING DIRECT Client Number (if existing client)	ING DIRECT Client Number (if existing client)
First name Middle initial	First name Middle initial
Surname / Family name	Surname / Family name
Residential address Unit number Street number	Residential address Unit number Street number
Street name	Street name
Suburb	Suburb
State Postcode	State Postcode
Additional Partner 3	Additional Partner 4
ING DIRECT Client Number (if existing client)	ING DIRECT Client Number (if existing client)
First name Middle initial	First name Middle initia
Surname / Family name	Surname / Family name
Residential address	Residential address
Unit number Street number	Unit number Street number
Street name	Street name
Suburb	Suburb
State Postcode	State Postcode
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Additional Partner 5		Additional Partner 6	
ING DIRECT Client Number (if existing client)		ING DIRECT Client Number (if existing client)	
First name	Middle initial	First name	Middle initial
Surname / Family name		Surname / Family name	
Residential address Unit number	Street number	Residential address Unit number	Street number
Street name		Street name	
Suburb		Suburb	
State	Postcode	State	Postcode
Additional Partner 7		Additional Partner 8	
ING DIRECT Client Number (if existing client)		ING DIRECT Client Number (if existing client)	
First name	 Middle initial	First name	Middle initial
Surname / Family name		Surname / Family name	
Residential address		Residential address	
Unit number	Street number	Unit number	Street number
Street name		Street name	
Suburb		Suburb	
State	Postcode	State	Postcode
Additional Partner 9		Additional Partner 10	
ING DIRECT Client Number (if existing client)		ING DIRECT Client Number (if existing client)	
First name	Middle initial	First name	Middle initial
Surname / Family name		Surname / Family name	
Residential address Unit number	Street number	Residential address Unit number	Street number
Street name		Street name	
Suburb		Suburb	
State	Postcode	State	Postcode