

# Adviser Update



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ING Sales Manager, Wealth Queensland
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## Interest Rate Update

### Savings Maximiser

- The highest variable interest rate for eligible customers is **2.80% p.a.** \*
- The standard variable rate for new and existing customers is **1.15% p.a.**

### Savings Accelerator

- The top tier Savings Accelerator variable rate (for balances > \$150,000) is **2.20% p.a.**

### Business Optimiser

- The 6 month variable welcome rate for new customers is **2.20%p.a.** on balances up to \$1 million
- The standard variable rate for new and existing customers is **1.35%p.a.**

### Personal & business Term Deposits

ING has some of the most competitive Personal and Business Term Deposit interest rates available.

Term	Rate (p.a.)
120 Days	2.40%
210 Days	2.60%

270 Days	2.65%
1 Year	2.70%
2 Years	2.90%

### **Term Deposit Loyalty bonus 0.10%p.a.**

If you roll over a Personal or Business Term Deposit (for the same or a different term) and all the funds are held in the new Personal or Business Term Deposit until the maturity date, you will be rewarded with a loyalty bonus - a non-cumulative add-on to the standard Personal or Business Term Deposit interest rate applicable at roll over.

For information on our current interest rates, please see our [Adviser website](#).

### **Association of Financial Advisers Inspire Queensland Committee - Caroline Bartlett ING Sales Manager, Wealth Queensland**

As a member of the Association of Financial Advisers (AFA) Inspire Queensland Committee Caroline Bartlett ING Sales Manager, Wealth Queensland, has continued her advocacy work within the female advice sector and community over the past 12 months.

Collaborating and connecting with women in the financial advice profession, most recently the Inspire AFA Qld Committee ran a successful International Women's Day Event with over 65 female professionals attending.

Caroline is passionate about quality advice, education, and financial literacy and with a background in financial services, training and assessment that the AFA recently invited Caroline to extend her commitment to the AFA by joining the Qld Chapter of AFA Membership & Education Committee.

The AFA Qld Membership & Education Committee works with universities and students to provide information about working within financial services, extending invitations to students to attend the AFA National Roadshows and also providing guest lectures.

Through this work Caroline hopes to increase awareness in financial literacy, female advice and the work that the AFA does to support community and members.

### **Did you know?**

Gen X believe that fees for comprehensive, personal face-to-face advice should range from free to \$250 while Gen Y, in general, is only willing to pay between \$100-\$250 (*The truth about Gen X and Gen Y* January 2016).

### **Need more information?**

- Contact your ING representative
- Contact Adviser Services on 1300 656 226 Monday - Friday: 9:00am - 5:30pm AEST/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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Information and interest rates are current as at the date of publication and are subject to change.

#### **\*Savings Maximiser**

The additional variable rate can only apply when you also have an Orange Everyday. The additional variable rate currently 1.65% p.a. (that is added to the Savings Maximiser standard variable rate) applies on one Savings Maximiser per customer for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external bank account to any personal ING account in your name (excluding Living Super and Orange One), and

- also make at least 5 card purchases using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions).

Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Google Pay transactions made with an Orange Everyday Visa card, Orange One or Orange One Platinum Visa card or Nil Interest Visa card provided with an eligible ING home loan. Card purchases made in store or online this current calendar month which settle next calendar month do not count towards the 5 card purchases needed this current calendar month.

When determining if you are eligible under the offer, we also take into account the behaviour of any of your joint account holders or additional cardholders. The offer applies to a maximum of one nominated Savings Maximiser account held in your name (either single or joint account).

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. If you have multiple Savings Maximiser accounts, visit online banking or call us on 133 464 to check or change which Savings Maximiser account receives the additional variable rate (if eligible). 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.

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