



Adviser Update



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Interest Rate Update

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	2.55%
210 Days	2.75%
270 Days	2.65%
1 Year	2.85%
2 Years	3.00%

Term Deposit Loyalty bonus 0.10%p.a.

If your client rolls 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, your client will be rewarded with a loyalty bonus of a non-cumulative add-on to the standard Personal or Business Term Deposit interest rate applicable at roll over. The 10% loyalty bonus is not cumulative.

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 and existing eligible customers is 1.80%p.a. on balances up to \$1 million
- The standard variable rate for new and existing customers is 1.50%p.a.

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

Benefits of accessing client accounts with ING

We wanted to take the opportunity to remind you of the benefits that come with linking your ING adviser code to your ING customer accounts:

- Online visibility of customer accounts and access reporting via the ING adviser portal
- Data feeds into financial planning software like XPLAN & Class
- Exemption of your clients from ING's marketing communications
- Better manage your clients accounts with view only, partial transactions or full transactions access
- Access to all customer Living Super communications

How to link your Adviser Code to an account

- Complete the [Adviser Authorisation form](#). This form allows you to choose the level of authority that ranges from viewing and obtaining information to full account access.
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ING Adviser LinkedIn

Remember to visit the ING Australia Adviser page on LinkedIn to find out additional updates from the team. View postings about superannuation, ING in the news, and more. To follow the page and keep engaged with us, please visit [ING Australia-Adviser](#).

Did you know?

According to the *ING International Survey Mobile Banking - Cryptocurrency* June 2018, males are more likely to reply that they have heard of cryptocurrency than females. 82% of 18-24-year-old Australians say they've heard of cryptocurrency. The share declines slowly with age to 64% around age 55, after which the share in Australia lifts again to 70-71%. [Read more](#).

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

- 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

To learn more



Visit adviser.ing.com.au



Call 1300 656 226



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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 your client also has an Orange Everyday. The additional variable rate currently 1.65% p.a. (that is added to the Savings Maximiser standard variable rate, currently 1.15%p.a.) applies on one Savings Maximiser per customer for the next calendar month when your client performs the following during the current calendar month:

- deposit at least \$1,000 from an external bank account to any personal ING account in your client's name (excluding Living Super and Orange One), and
- also make at least 5 card purchases using their 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 your client is eligible under the offer, we also take into account the behaviour of any of your client's joint account holders or additional cardholders. The offer applies to a maximum of one nominated Savings Maximiser account held in your client's 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 your client does not satisfy the conditions to receive the additional variable rate, the standard variable rate applies. If your client has 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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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 1300 656 226 (Monday to Friday between 8.30am - 6pm EST), as we have procedures in place to help resolve any issues you, or your client may have.

ING

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