



Adviser Update



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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 **1.35% 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.**

Term Deposits

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

Term	Rate (p.a.)
120 Days	2.25%

180 Days	2.00%
210 Days	2.45%
270 Days	2.50%
1 Year	2.55%
2 Years	2.75%

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

Share trading improvements

As of Thursday, 23 November, the messaging speed for Living Super share trade transactions lodged on the market has been improved. Advisers and customers will benefit from these changes by improved visibility of trade orders, including trade orders that are only partially filled or cancelled.

Cash management solutions

Looking for a cash management solution for your clients that pays interest on every dollar invested? Check out ING's range of Personal & Business savings product solutions. Find out more on our [Adviser website](#).









Personal solutions

<p>Orange Everyday</p> <ul style="list-style-type: none"> No monthly fees Mobile payments Debit card You're protected Joint bank account Talk to us 24/7 Guarantee* 	<p>Savings Maximiser</p> <ul style="list-style-type: none"> Pay no ING fees Great rate, every month Instant Access when transferring funds to your Orange Everyday bank account in online or mobile banking Guarantee* 	<p>Savings Accelerator</p> <ul style="list-style-type: none"> Pay no ING fees Higher balance, higher interest rates Access your savings 24/7 Know your savings are guaranteed* 	<p>Term Deposits</p> <ul style="list-style-type: none"> Pay no ING fees Competitive interest rates Be rewarded for ongoing saving Know your savings are guaranteed*
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* Guarantee: Combined balances of up to \$250,000 per customer are guaranteed by the Australian Government under the Financial Claims Scheme.

Business solutions

<p>Business Optimiser</p>	<p>Business Term Deposit</p> <ul style="list-style-type: none"> Pay no ING fees 	<p>Self Managed Super</p> <ul style="list-style-type: none"> No ING fees
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<p> Pay no ING fees</p> <p> Give up to four people access to your account 24/7, via online, phone or mobile banking</p> <p> Know your savings are guaranteed*</p>	<p> Competitive fixed interest rates</p> <p> Be rewarded for ongoing saving</p>	<p> Easy access to your cash</p> <p> SMSF Term Deposits High fixed interest rate on your SMSF Cash Your chosen timeframe Competitive fixed interest rate</p> <p> Know your savings are guaranteed</p>
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Need more information?

- Contact your ING representative
- Contact Adviser Services on **1300 656 226** Monday-Friday: 8:30am-6:00pm 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



Important Information:

* For customers who also have an Orange Everyday bank account and deposit their pay of \$1,000 or more (and from March 2018, also make 5+ card purchases) each month. Available on one account for balances up to \$100,000 with the additional variable rate applied the calendar month following the deposit. Full details at <http://adviser.ingdirect.com.au/interest-rates.htm>.

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