



31 day notice period for early termination for your Term Deposit.

If you're opening a new term deposit or rolling over your existing term deposit **on or after 31 October 2014**, the following will apply.

- If you need to access the funds in your term deposit before the maturity date, you'll need to give us **at least 31 days' advance notice** (except in the case of hardship). If you have less than 31 days remaining on your current term, the earliest you'll be able to access your funds is at maturity (unless you are experiencing hardship).
- If you think at any point you'll need to withdraw or transfer the funds in your term deposit prior to the maturity date, other deposit products may be more suitable.
- At the maturity of your term deposit, if you've selected for your funds to roll over into a new term deposit, the new term deposit may have a lower interest rate.

For questions or if there's anything else you need, our Australia-based customer care specialists are here on **133 464**.



Personal Term Deposit application



About this form:

If you'd like to set up a Personal Term Deposit, this is the form for you. Please read the Personal Term Deposit Terms & Conditions, available at ing.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: • use CAPITAL LETTERS • use black pen • mark boxes with an X.



Step 1: Your details

TDPDF

Applicant 1

ING client number
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other ☐

First name Middle initial

Surname / Family name

Residential address (must be completed. PO Box not accepted)

Unit number Street number

Street name

Suburb

State Postcode

Mailing address (if same as above, please mark this box with an X ☐)

Unit number Street number

Street name (or PO Box)

Suburb

State Postcode

Previous residential address (if you have been at your current address for less than 3 years)

Unit number Street number

Street name

Suburb

State Postcode

Optional section

Tax File Number (TFN) or Exemption

If not supplied, we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy.

Applicant 2

ING client number
(if existing client)

Mr ☐ Mrs ☐ Ms ☐ Other ☐

First name Middle initial

Surname / Family name

Residential address (must be completed. PO Box not accepted)

Unit number Street number

Street name

Suburb

State Postcode

Mailing address (if same as above, please mark this box with an X ☐)

Unit number Street number

Street name (or PO Box)

Suburb

State Postcode

Previous residential address (if you have been at your current address for less than 3 years)

Unit number Street number

Street name

Suburb

State Postcode

Optional section

Tax File Number (TFN) or Exemption

If not supplied, we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy.



Applicant 1

Driver's licence (if applicable)

Contact details (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email

Mandatory security details

Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

Applicant 2

Driver's licence (if applicable)

Contact details (you must provide at least one phone number)

Mobile phone number

Other phone number (for landline, please provide area code)

Email

Mandatory security details

Date of birth (DD/MM/YYYY)

Nationality

Mother's maiden name (mother's original surname / family name)

Step 2: Your Personal Term Deposit details

Important information

You will need to give ING **31 days' prior notice** to access your funds before the maturity date, except in the case of hardship. If you have less than 31 days remaining on your term, the earliest you can access your funds is at maturity if hardship does not apply.

Your new Term Deposit

Please select the term of your Personal Term Deposit by marking the box with an **X**:

<input type="checkbox"/> 90 days	<input type="checkbox"/> 180 days	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years
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On Maturity

Please specify what you would like to do with the funds in your Personal Term Deposit at maturity. **Any new Personal Term Deposit will be subject to the relevant ING interest rate and terms and conditions at the time of opening.** Please select one option only (by marking the box with an **X**).

<input type="checkbox"/>	Open a new Personal Term Deposit of the same term
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<input type="checkbox"/>	Open a new Personal Term Deposit of a different term (Please select one term only)
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<input type="checkbox"/> 90 days	<input type="checkbox"/> 180 days	<input type="checkbox"/> 1 year	<input type="checkbox"/> 2 years
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<input type="checkbox"/>	Close my Personal Term Deposit and have the funds paid to the linked bank account, nominated in Step 4.
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Step 3: Your opening deposit

Please select how you wish to make your opening deposit. The ING Personal Term Deposit requires a minimum opening balance of \$10,000.

(i) **By electronic transfer** – Transfer the deposit from the linked bank account, nominated in Step 4. Your opening deposit will be requested from your linked bank account on the day your Personal Term Deposit is opened.

\$	<input type="text"/>	.
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OR

(ii) **By cheque** – The cheque must be drawn on the external bank account nominated in Step 4. Your cheque must be **made payable to the account holder(s) or to ING**. Cheque deposits are not permitted when linking to an eligible ING account.

\$	<input type="text"/>	.
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Note: The combined total deposits in all your Personal Term Deposit account(s) should not exceed \$5 million, whether in individual or joint names.



Step 4: Your linked bank account

You must link an external Australian bank account OR an eligible ING account (**must be in the same name(s) as the applicant(s) in Step 1**), to your new Personal Term Deposit. **If you wish ING to draw money from the linked account for your opening deposit, you also need to authorise the Debit Request below for the type of account selected.** Note: No ING bank fees are payable but third party fees may be payable.

A) External bank account

Name of bank

Suburb of bank

BSB number (Mandatory)

Account number (Mandatory)

Account Holder's name on external bank account (Mandatory - must be the same name(s) as the applicant(s) in Step 1)

OR

B) Eligible ING account number

(may be a Savings Maximiser or Savings Accelerator)

Debit request

☐

External Bank Account - Direct Debit Request. By marking this box with an X and signing this application form, I/we authorise and request ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292 (User ID 123079) to draw money from the **External Bank Account nominated above**, through the Bulk Electronic Clearing Systems, as instructed by me/us or any other amounts as instructed or authorised to debit in accordance with the terms and conditions of the Personal Term Deposit. I/we understand that this direct debit arrangement is governed by the Direct Debit Request Service Agreement and the T&Cs.

OR

☐

Eligible ING Account. By marking this box with an X and signing this application form, I/we authorise and request ING a business name of ING Bank (Australia) Limited ABN 24 000 893 292 to transfer money from the **ING account nominated above** to my/our Personal Term Deposit account as instructed by me/us or any other amounts as instructed or authorised to debit in accordance with the T&Cs. I/we understand that the arrangement is governed by the T&Cs and the terms and conditions of the ING account nominated above.

Step 5: Direct Debit request and declaration

Declaration

I/we have read and agree to be bound by the Personal Term Deposit Terms and Conditions, which incorporate the Privacy Statement and Direct Debit Request Service Agreement.

Signature of Applicant 1

Date (DD/MM/YY)

Signature of Applicant 2 (if applicable)

Date (DD/MM/YY)

For a joint Personal Term Deposit, both applicants must sign.

Adviser use only - Company name

Adviser name

Adviser number

Adviser - Please provide a copy of records identifying your client(s) if they are not existing ING client(s) ► Go to Step 7

Step 6: Supporting identification document

If you are linking to an eligible ING account you do not need to complete this section ► Go to Step 7

If you are linking to an external bank account, you need to provide a supporting identification document with your application. Please supply one of the following. **Note: You must provide an original bank statement for us to request your opening deposit by electronic transfer.**

A) An **original** bank statement (less than 6 months old) for your nominated external bank account showing your **full name** and current residential address ► Go to Step 7

OR

B) A certified copy of the identification document ► Refer to Appendix A (on page 4 of this application form) for how to do this. (Not required if you are an existing ING customer. Go to Step 7.)

Step 7: What to do when you have completed this form

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

ING
Reply Paid 2682
Sydney NSW 2001 (no stamp required)



Appendix A: Supporting document(s) (this section does not apply to Financial Advisers)

As part of the application process, your identity must be verified. If you are not able to provide an original bank statement, you must complete this section to send us an original certified copy of a document which verifies your identity. You must complete all steps in this section. If the application is for a joint account, each applicant will need to provide an identification document (they may have a different certifier).

Step A. Choose identification documents

You need to provide a certified copy of **one** of the following photo identification documents:

- Australian Driver's Licence (must be current, shows current residential address and photograph); 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); or
- Proof of Age Card (must be current, shows current residential address and photograph)

Or, if you do not have one of the above photo identification documents, please provide a certified copy of one of the following identification documents:

- Birth Certificate or Birth Extract (issued by a State or Territory in Australia); or
- Pension Card (must be current and issued by Centrelink entitling financial benefits)

AND a certified copy of one of the following documents:

- Australian Tax Office Tax Assessment Notice (issued in the last 12 months and shows current residential address); or
- Utility Bill (gas/electricity/phone/water) or council rates notice (less than 3 months old)

THE IDENTIFICATION DOCUMENT MUST DISPLAY YOUR FULL NAME.

Step B. Select a certifier

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

Ask them to follow the instructions in Step C.

- A Justice of the Peace
- A Bank Officer
- An Accountant who is a member of the Australian Institute of Chartered Accountants, CPA Australia or the National Institute of Accountants
- A Solicitor or Barrister
- A Judge
- A Police Officer
- An agent in charge of, or a permanent employee of an Australia Post outlet
- An officer with, or authorised representative of, a holder of an Australian Financial Services Licence

Note: A doctor or pharmacist **cannot** certify a document. This is not the complete list of ING acceptable document certifiers. The complete list is available on ing.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.

Step C. 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 (as per Step B). For example; John Smith, Accountant
4. Provide a work or residential address
5. Provide a contact number (this may be your work or residential landline or mobile number).

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

Note: It is an offence under the Anti-Money Laundering / Counter-Terrorism Financing Act 2006 to provide a false or misleading statement, produce a false or misleading document, to receive an ING product in a false name or to fail to disclose any other name or names you are commonly known by.



Individual foreign tax residency self-certification form



About this form

Individuals banking with us must complete this form to ensure we hold accurate and current information about your foreign tax residency. This form is for personal banking customers, sole traders, guarantors and controlling persons of an entity.

Please return to

customerresolutions.au@ing.com

Why this form must be completed

Australia has enacted laws committing to global standards on the automatic exchange of financial account information - commonly known as the Common Reporting Standard (CRS) and Foreign Account Tax Compliance Act (FATCA).

Under these laws, financial institutions must identify where an account holder is a resident for tax purposes, and report information about financial accounts of foreign tax residents to the Australian Taxation Office (ATO). Tax authorities in participating countries may then exchange this information with each other.

The purpose of the standards is to give participating nations transparency about the financial assets that their residents hold offshore.

If we don't receive your form

As we're bound by legislation, we may be required to treat you as a tax resident in a country outside of Australia (even if you aren't) and report the relevant details to the ATO. If you intend to open a new account, we won't be able to do this for you.

Where to find more information

- Visit the ATO website—ato.gov.au/crs
- Speak with a professional tax adviser
- See the CRS and FATCA FAQs and glossary—ing.com.au

If you're an entity

If self-certifying on behalf of an entity (which includes businesses, trusts and partnerships), please provide your foreign tax residency information using the form for entity's available at ing.com.au > Entity foreign tax residency self-certification form.

Complete online instead—if you have secure banking access, you can complete self-certification when you log in at ing.com.au and go to **My Profile > Foreign Tax Details**.

Part 1: Identification of individual

Existing customer

Your ING client number:

☐ Please tick this box if you've already completed a valid ING self-certification on or after 1 July 2017, and there have been no changes to your foreign tax residency details (**please proceed to Part 3**).

General information

If you are new to ING or you need to provide a new self-certification, please complete the following:

Given name

Family name

Middle name(s)

Date of birth (DD/MM/YYYY)

 / /

Place of birth

Town or city of birth

Country of birth

Citizenship(s)

Residential address

Street address

Suburb

State

Country

Postal code

Postal address (if different from above)

Street address (or PO Box)

Suburb

State

Country

Postal code



Source of wealth and funds

Please select your main source of wealth (i.e. assets and property) and funds from the table below (select only one from each column):

	Source of wealth	Source of funds
Salary/Wages	<input type="checkbox"/>	<input type="checkbox"/>
Dividends or income from business	<input type="checkbox"/>	<input type="checkbox"/>
Divorce settlement	<input type="checkbox"/>	<input type="checkbox"/>
Family trust/Inheritance	<input type="checkbox"/>	<input type="checkbox"/>
Donation/Gift	<input type="checkbox"/>	<input type="checkbox"/>
Grant/Subsidy	<input type="checkbox"/>	<input type="checkbox"/>
Insurance/Settlement proceeds	<input type="checkbox"/>	<input type="checkbox"/>
Investment income	<input type="checkbox"/>	<input type="checkbox"/>
Lottery/Gambling	<input type="checkbox"/>	<input type="checkbox"/>
Pension/Social benefits payment(s)	<input type="checkbox"/>	<input type="checkbox"/>
Royalties	<input type="checkbox"/>	<input type="checkbox"/>
Sale of property or investments	<input type="checkbox"/>	<input type="checkbox"/>
Spouse/Partner	<input type="checkbox"/>	<input type="checkbox"/>
Other (please specify) <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Industry classification

Australian & New Zealand Standard Industrial Classification (ANZSIC) – only required to be completed if you are a sole trader

If you are a sole trader, please provide the ANZSIC Class code most applicable to your business, as published by the Australian Bureau of Statistics. The ANZSIC Class code and name for popular industries are provided in the table below. To search through the full list of ANZSIC Class codes available, visit www.abs.gov.au and select Statistics > Classifications > ANZSIC – Industry Classifications > Search ANZSIC. Further information is also available on our website under the ANZSIC FAQs at ing.com.au

Class (4 digit code)	Name
<input type="text"/>	<input type="text"/>

Popular industries

ANZSIC Class Name	Class Code	ANZSIC Class Name	Class Code
Other Social Assistance Services	8790	Residential Property Operators	6711
Accounting Services	6932	Engineering Design and Engineering Consulting Services	6923
Management Advice and Related Consulting Services	6962	Sports and Physical Recreation Instruction	8211
Other Health Care Services n.e.c.	8599	Legal Services	6931
Other Interest Group Services n.e.c.	9559	Adult, Community and Other Education n.e.c.	8219
Computer System Design and Related Services	7000	Creative Artists, Musicians, Writers and Performers	9002
Religious Services	9540	Electrical Services	3232
Other Professional, Scientific and Technical Services n.e.c.	6999	Plumbing Services	3231
Other Construction Services n.e.c.	3299		

If applicable, please select any of the below industries that the entity operates in:

<input type="checkbox"/> Armament services	<input type="checkbox"/> Remittance	<input type="checkbox"/> Registered online gambling
<input type="checkbox"/> Unlicensed gambling	<input type="checkbox"/> Pornographic activities	<input type="checkbox"/> Non-profit organisations
<input type="checkbox"/> Non-regulated/unlicensed financial services	<input type="checkbox"/> Weapons	<input type="checkbox"/> Thermal coal-fired power plants
<input type="checkbox"/> Mountain top removal mining	<input type="checkbox"/> Shell or correspondent banks	



Is Australia your sole country of tax residence?

In general, your tax residence is the country/jurisdiction in which you live, however in some special cases, you can be a tax resident of more than one country.

☐ Yes ☐ No

Are you a U.S. Person for tax purposes?

A U.S. Person generally includes a citizen or resident of the United States of America.

☐ Yes ☐ No

Part 2: Country of foreign tax residence and related Taxpayer Identification Number ("TIN")

You'll need to complete this Part if Australia is not your sole country of tax residence or you are a US Person for tax purposes. Otherwise, proceed to Part 3.

Please complete the table below indicating:

- each country of tax residency for the account holder (other than Australia)
- the account holder's TIN or equivalent, such as your Social Security Number for each country/jurisdiction indicated.

Country	TIN
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>

Note: A TIN is always required (unless in the rare case the country does not issue TINs).

Part 3: Declarations

I understand that the information supplied by me is covered by the applicable Terms and Conditions governing the account holder's relationship with ING. This includes the relevant product terms and conditions and our Privacy Policy (available at ing.com.au) which sets out how ING may collect, use and disclose the information supplied by me.

I confirm that I am the individual identified in Part 1 of this form, or I am authorised to sign on their behalf.

I certify that where I have provided information on behalf of or regarding any other person (such as a Controlling Person) that I will, within 30 days of signing this form, notify those persons that:

- I have provided the information to ING, and
- the information may be provided to the ATO and later disclosed by the ATO to tax authorities of another country or countries in which the person may be tax resident pursuant to intergovernmental agreements to exchange financial account information.

I declare that all the statements made and information provided in this form are, to the best of my knowledge and belief, correct and complete.

I undertake to advise ING within 30 days of any change in circumstances which affects the foreign tax residency status of the individual identified in Part 1 of this form or causes the information provided in this form to become incorrect, and to promptly provide ING with a suitably updated self-certification.

Full name

Signature

Date (DD/MM/YYYY)

 / /

Note: If you aren't the individual specified in Part 1 or you are completing this form for a Controlling Person of an entity, please indicate the capacity in which you're signing the form (including the name of the entity). If signing under authority, please also attach supporting information.

Capacity

Mobile phone

Email

