

time
for a
cuppaa

Savings Maximiser

Terms and Conditions

Date: 1 July 2010

ING  **DIRECT**

It's your money



Do I
really
need
to read
this?

This brochure may have a few pages and take a little while to read, but it's important.

So grab a cuppa, put your feet up and once you've gone through the brochure keep it somewhere safe.

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1. It's nice to feel welcome

A snapshot view of an ING DIRECT Savings Maximiser

- About this booklet
- Features at a glance
- Explaining words in plain English

Thank you for considering an ING DIRECT Savings Maximiser.

Before you decide whether an ING DIRECT Savings Maximiser will meet your needs, **please read this Terms and Conditions booklet carefully.** It gives you helpful information such as the key features and the Terms and Conditions that apply to the Savings Maximiser.

Some words used in this booklet have special meanings. To make it easier to read, take some time to go through the **"Explaining words in plain English"** on page 8.

If you decide to open a Savings Maximiser, please keep this booklet for future reference.

For more information visit ingdirect.com.au or call us on **133 464**.

The information in this Terms and Conditions booklet is up to date as at 1 July 2010.

Savings Maximiser

Features at a glance

<p>○ Significant benefits</p>	<ul style="list-style-type: none"> • no fixed term • no ING DIRECT fees or charges ever • no minimum withdrawal or balance • one standard variable interest rate on your entire balance • interest rate may rise • able to set up an automatic savings plan from your linked bank account for regular savings • 24 hour, 7 day access to your account
<p>○ Significant risks</p>	<ul style="list-style-type: none"> • interest rate may fall
<p>○ Fees and charges</p>	<ul style="list-style-type: none"> • no ING DIRECT fees or charges ever
<p>○ Interest rates</p>	<ul style="list-style-type: none"> • current interest rate available on our website or on request
<p>○ Calculation and payment of interest</p>	<ul style="list-style-type: none"> • calculated daily and credited monthly, and when the Savings Maximiser is closed
<p>○ Linked bank account</p>	<ul style="list-style-type: none"> • your Savings Maximiser can only have one linked bank account which can be either an eligible ING DIRECT account or an external bank account • you may transfer money to or from your Savings Maximiser by transferring money from or to your linked bank account

<p>○ Deposits</p>	<ul style="list-style-type: none"> • you may deposit money into your Savings Maximiser at any time by transferring it from your linked bank account, making direct deposits such as salary crediting and by cheque
<p>○ Withdrawals</p>	<ul style="list-style-type: none"> • you may withdraw money from your Savings Maximiser at any time
<p>○ Statement of account</p>	<ul style="list-style-type: none"> • issued every three months (online or by mail)
<p>○ Significant account conditions</p>	<ul style="list-style-type: none"> • your Savings Maximiser can only be opened in a personal name • no more than two joint account holders • only Australian residents for taxation purposes with an Australian residential address may open a Savings Maximiser • account holders must be 13 years or older • you can have up to nine Savings Maximiser accounts • we may not accept a deposit to your Savings Maximiser if it would result in the combined deposits of all of your Savings Maximiser(s) (whether in individual or joint names) exceeding \$5,000,000
<p>○ Taxation implications</p>	<ul style="list-style-type: none"> • if your Tax File Number or any applicable exemption is not provided, we may deduct tax at the highest marginal rate, plus the Medicare levy from interest earned on your Savings Maximiser



“Access Code” the password you use to access your Savings Maximiser using an Interactive Service and includes your Temporary Access Code.

“account” your ING DIRECT Savings Maximiser.

“attorney” a person authorised under a power of attorney to act on your behalf.

“business day” a week day except a national public holiday.

“Client Number” the number we give you to use with your Access Code in order to use an Interactive Service. We generally only allocate one Client Number, regardless of the number of accounts you hold with ING DIRECT.

“Codes” your Access Code and any additional Security Code as a result of our enhanced security measures.

“Direct Associate” an ING DIRECT customer service representative.

“Direct Debit Request” your personal authorisation to withdraw funds from your external bank account and to credit them to your ING DIRECT account(s).

“EFT Code” the Electronic Funds Transfer Code of Conduct issued on 1 April 2001 (as amended from time to time).

“EFT institution equipment” means any electronic equipment, electronic system, communications system or software controlled or provided by, or on behalf of, an institution that subscribes to the EFT Code to facilitate electronic funds transfers. That is, funds transfers initiated through electronic equipment in relation to which a code, customer identifier, card or other device or component must be used.

“eligible ING DIRECT account” an Orange Everyday or another personal ING DIRECT account held in the same name(s) as the Savings Maximiser and approved to be linked to the Savings Maximiser.

“enhanced security measure” is any additional security measure that we may register you for or require you to register for and use when transacting on your account(s).

This may include a method that requires additional means of authentication including but not limited to the use of an additional Security Code.

“external bank account” an account you have with another Australian financial institution which you or your attorney nominate to use with your Savings Maximiser. This account needs to be acceptable to us and in the same name(s) as your Savings Maximiser (maximum of two names).

“ING DIRECT” means ING Bank (Australia) Limited (ABN 24 000 893 292) (AFSL 229823) of 140 Sussex Street, Sydney, New South Wales.

“Interactive Service” any service where you can access your accounts electronically using a secret code, such as an Access Code and/or personal identifiers. It includes our interactive phone service, mobile banking and the ING DIRECT website.

“linked bank account” is an eligible ING DIRECT account or an external bank account linked to your Savings Maximiser.

“Security Code” an additional code we provide you to conduct certain transactions as a result of our enhanced security measures.

“security device” a physical device used as part of our enhanced security measures.

“Starter Pack” the pack we send to you once we open your account. It confirms your Client Number, account number and the current interest rate.

“Temporary Access Code” the initial Access Code we give to access your account using an Interactive Service until you select another Access Code.

“unauthorised transactions” any transaction on your account using an Interactive Service that’s not authorised by you.

“us”, “our” and “we” means ING DIRECT.

“you” means each person who opens an account, whether on your own or jointly or an attorney acting on your behalf.



2. Open Sesame!

What's involved in opening a Savings Maximiser account?

- **Eligibility** - this is the first thing you should check as you need to make sure you're eligible to open a Savings Maximiser
- **Applying** - you can then complete an online or paper application or talk with one of our Direct Associates over the phone
- **Verifying** - we then verify your identity and your linked bank account
- **Account opens** - we give you the details of your new account
- **Activating** - your account by making a deposit from your linked bank account

We've tried to make the whole application process as simple and straightforward as possible. So once you've read these Terms and Conditions and decided the Savings Maximiser is right for you, please make sure you provide all the details we need for your application.

If you're not sure of anything, don't hesitate to speak with one of our Direct Associates or get more information from our website. We're here to help.

Requirements for opening an account

Am I eligible to apply?

Yes! As long as:

- the Savings Maximiser is in a personal name, or names, and isn't opened or operated for business, trade, superannuation or trustee purposes, or on behalf of a deceased estate (check out our website for our business products);
- you're an Australian resident for taxation purposes; and
- you're 13 years or older.

Who can open and operate a Savings Maximiser?

The Savings Maximiser can be opened and operated in one or two names.

Savings Maximisers opened and/or operated by attorneys

- if you've authorised your attorney to open and/or operate a Savings Maximiser, they need to complete a paper application as additional documentation will be required, including:
 - our Power of Attorney Details Form, completed and signed; and
 - the original or certified copies of any documents concerning the appointment of your attorney and their identity.
- the attorney must be authorised to operate your linked bank account;
- your attorney must comply with the conditions of your Savings Maximiser; and
- you need to tell us as soon as you revoke your power of attorney.

Attorneys are only able to operate on the account by calling a Direct Associate and answering key identity questions or by submitting a written request.

What about my adviser?

You can nominate an adviser, by completing the appropriate documentation, to either:

- a. view your Savings Maximiser details. This authority does not allow them to make a transaction or change your personal details; or
- b. when available, view and transact on your Savings Maximiser. If you nominate an adviser to view and transact on your account, they will be able to view your Savings Maximiser details and open other ING DIRECT personal savings accounts on your behalf. This authority does not allow them to change your personal details.

Your nominated adviser may receive commission from us.

I need a linked account – what does that mean?

Your linked bank account is an:

- eligible ING DIRECT account; or
- an account you have with another Australian financial institution (external bank account), which you, or your attorney, nominate to use with your Savings Maximiser.

It is the account:

- from which we will transfer money, if instructed, to make a deposit to your Savings Maximiser; and
- to which we will transfer money, if instructed, to withdraw money from your Savings Maximiser, in accordance with these conditions.

An external bank account must be held in Australia and in the same name(s) as your Savings Maximiser with us (maximum two names).

You must notify us if your linked bank account is transferred, closed or any other account details change.

Only one bank account, from which you source funds can

be linked to each of your Savings Maximiser accounts at any one time (you can have up to nine Savings Maximiser accounts).

What do I have to provide when I apply?

You need to provide your:

- full name;
- Australian residential address;
- Australian phone number;
- mother's maiden name (mother's original surname/ family name);
- date of birth;
- details of the bank account you wish to link to your Savings Maximiser; and
- any other details requested by us, including documents to verify your identity.

And if applying by paper and linking to an external bank account, either:

- an original bank account statement that's six months old or less (cannot be a print out of an online record or transaction summary) showing your full name, residential address, BSB and account number of the external bank account; or
- a cheque drawn on your external bank account and a certified document to verify your identity.

What does verification mean?

We cannot open or allow you to transact on your Savings Maximiser until we've verified your identity and linked bank account.

For joint accounts, both account holders need to be verified. Attorneys also need to be verified.

Sometimes we may be required to obtain additional information from you, such as the source or origin of funds in your Savings Maximiser, or how you plan to use the Savings Maximiser. We may use a third party provider to verify some or all of this information.

If you don't provide any information we require within the acceptable time frame, we may need to place a stop on your Savings Maximiser, or use a third party provider to collect this information.

My account is opened!

We'll let you know when this happens and give you the details of your new Savings Maximiser.

How do I activate my account?

If you apply for a Savings Maximiser via a paper application, your account will be activated automatically when your initial deposit is received as cleared funds.

If you have linked an eligible ING DIRECT account your Savings Maximiser will be activated as soon as it's opened (provided the linked bank account is active).

With an external linked bank account, to activate your account you or your attorney, who is authorised to use your account, need to:

– complete a direct deposit (of any amount) from your nominated external bank account (by contacting the financial institution making the deposit) to your Savings Maximiser using the ING DIRECT BSB (923-100) and the new Savings Maximiser Number provided (not your Client Number); or

– make an initial deposit by cheque, drawn from the external bank account and made payable to yourself or ING DIRECT.

You will not be able to make withdrawals until your account has been activated. Any funds (including by cheque) that come from non-linked bank accounts may not be made available to you for withdrawal or may be rejected and sent back to those accounts (or returned to you, if a cheque).

Once we accept a deposit from your nominated linked bank account, your Savings Maximiser will be activated and you'll be able to start transacting.

3. It's all adding up

Interest

- How we calculate interest
- Tax implications, Tax File Numbers and Withholding Tax

Interest can sometimes seem tricky but we've tried to make it as simple as possible. If you have any questions, don't hesitate to call for more information.

○ Interest

Information about the current interest rate for your Savings Maximiser is available at our website or by calling us and in your statements of accounts.

This rate is variable and may change at any time. We will tell you about the change by giving you notice in writing, publishing an advertisement in a national or local newspaper, or in another manner allowed by law (see **"We'll give you notice of any changes"** on page 39).

Sometimes we may offer a special promotional interest rate or bonus interest. The rate, duration and any other terms and conditions of the promotion will be provided separately to these

Terms and Conditions. If you're eligible for the promotion, the appropriate interest payments will be shown in your statement of account.

○ How we calculate interest

Interest is calculated daily on the daily closing balance of your Savings Maximiser using the following formula:

Daily closing balance x interest rate (as a percentage)

365

Interest begins to accrue on the day the opening deposit is made to the Savings Maximiser. It is credited to your Savings Maximiser monthly at the end of the last day of each month and on the day when the account is closed.

Any interest credited to your Savings Maximiser is available for your use on the day after it has been credited to your account.

The daily closing balance includes all cleared and uncleared funds, but does not include any amount you have requested to be withdrawn from your Savings Maximiser that's not yet been transferred to your linked bank account i.e. it may be because a withdrawal request is not made on a business day, or is made after the cut off time on a business day (please refer to the FAQ section on our website or call us for this time. You can also refer to **"Making withdrawals"** on page 22).

○ Tax implications, Tax File Numbers and Withholding Tax

Savings has tax and sometimes social security implications that are particular to your circumstances. Interest earned on your Savings Maximiser is generally taxable and you should discuss this with your tax adviser.

You are not required by law to provide us with your Tax File Number (TFN). However, if you do not provide your TFN, or details of your available exemption, we may be

obliged to deduct withholding tax from the interest we pay into your Savings Maximiser. The withholding tax is calculated by applying the current highest marginal tax rate and Medicare levy to the interest earned on your Savings Maximiser.

In the case of a joint account, we require TFNs or details of any available exemptions from both account holders. If we do not receive these details, withholding tax may be deducted from the interest we pay into your Savings Maximiser.

If you or your joint account holder become a non-resident for taxation purposes after your Savings Maximiser is opened, you (or your joint account holder, whoever is the non-resident) are required to notify us of your country of residence and we may be obliged to deduct the applicable non-resident withholding tax from the interest we pay into your Savings Maximiser.



4. Money in,
money out

Transacting on your Savings Maximiser

- Making deposits
- Making withdrawals
- Statement of account
- Cancelling or changing instructions
- The nitty gritty of using an Interactive Service
- Your security and Codes

To understand the nuts and bolts and the inner workings of your Savings Maximiser and how it operates, read on.



Transacting on your Savings Maximiser

The Savings Maximiser can be opened and operated in one or two names.

Joint account holders

If you open a Savings Maximiser jointly with someone else, you authorise us to act on any instruction given by either of you. This means you and your joint account holder can operate the Savings Maximiser independently of each other and instructions in respect of the Savings Maximiser can be given by either of you. Either one of you can, without the other, transact on the Savings Maximiser, including:

- making withdrawals from the Savings Maximiser; and
- using an Interactive Service.

Either one of you can close the Savings Maximiser.

We will not be liable for any loss or damage you or anyone else suffers as a result of us acting on instructions given by either one of you.

You and your joint account holder must comply with these Terms and Conditions as though the Savings Maximiser was held in one name only.

You are individually liable, and jointly liable with your other joint account holder, to us for:

- any transaction on your Savings Maximiser; and
- any amount owing to us in relation to your Savings Maximiser.

If one joint account holder passes away, we treat the balance of the Savings Maximiser as belonging to the living account holder.

Making deposits

After your Savings Maximiser is activated, you can make deposits by:

- transferring money from your linked bank account to your Savings Maximiser using an Interactive Service;
- transferring money from your linked bank account to your Savings Maximiser under an automatic savings plan;
- arranging a direct deposit, e.g. salary payments. To do this you need to provide the ING DIRECT BSB Number (923-100) and your Savings Maximiser Number shown on your statement of account (not your Client Number), with any other required information to the depositor or financial institution making the deposit; and
- cheque (see **“Making deposits by cheque”** on page 21).

We may not accept a deposit to your Savings Maximiser if it would result in the combined deposits of all of your Savings Maximiser(s) (whether in individual or joint names) exceeding \$5,000,000.

Requests to deposit money from an external bank account to your Savings Maximiser made after the cut off time on a business day (please refer to the FAQ section on our website or call us for this time) will be treated as if made on the following business day.

We’re unable to accept deposits of:

- international drafts, cheques or currency;
- money order;
- traveller’s cheque; or
- cash.

Your attorney can only transact on your Savings Maximiser by calling a Direct Associate, providing your Client Number and answering key identity questions. They cannot access an Interactive Service or change your Access Code.

Making deposits using an Interactive Service

Deposits can only be made using an Interactive Service if you give us the authority to withdraw funds from your linked bank account.

- If your linked bank account is an eligible ING DIRECT account, you provide your authority when nominating it as the linked account.
- If you nominate an external bank account as your linked account, you need to complete a Direct Debit Request.

Once you do this, we can withdraw money from your linked bank account and deposit it to your Savings Maximiser at your request.

If you’re transferring from a linked ING DIRECT account the money will be available immediately, or after three business days if from an external bank account.

You can normally use an Interactive Service to make deposits three business days after you or your attorney have provided us with a completed Direct Debit Request authority for your linked external bank account.

Making deposits by cheque

Any subsequent cheque deposits after activating your Savings Maximiser must be drawn on an Australian financial institution. They need to be:

- accompanied by a deposit slip and/or your name and Savings Maximiser Number; and
- made payable to you or ING DIRECT.

We will not accept cheques originally made out to anyone else other than you or ING DIRECT.

Please note we are unable to accept cheques that are future dated, stale (dated more than 15 months ago at time of receipt by ING DIRECT), not authorised, physically altered (without initialisation by drawer), damaged or if details are missing or incorrect.

For information on where to send cheques, please refer to the FAQ section on our website.

Clearance of cheques

When a cheque is deposited to your Savings Maximiser, that money cannot be used or withdrawn until we've cleared the cheque and the money becomes "cleared funds". This usually takes three to five business days.

If a cheque is dishonoured, i.e. the bank on which it is drawn refuses to pay the value of that cheque, we'll debit your Savings Maximiser for the amount of that cheque and any interest accrued and credited to the Savings Maximiser.

Deposits with an automatic savings plan

If we receive your automatic savings plan request after the start date you've requested, we'll make the first withdrawal from your linked bank account on the next date requested.

Always make sure that your linked bank account has cleared funds available for these regular payments.

Making withdrawals

You can withdraw cleared funds from your Savings Maximiser by using an Interactive Service. The funds are electronically transferred to your linked bank account.

Withdrawals to a linked ING DIRECT account will be made immediately.

If a withdrawal is to an external bank account and is made before the cut off time on a business day (please refer to the FAQ section on our website or call us for this time), the withdrawn funds are generally transferred to your external bank account by the next business day.

Scheduled withdrawals

Scheduled withdrawals to your linked bank account can only be made if there are sufficient cleared funds in your Savings Maximiser. These cleared funds need to be in your account by midnight the business day before the withdrawal is scheduled.

If there are insufficient cleared funds when the scheduled withdrawal is processed, that specific withdrawal will be cancelled. Future scheduled withdrawals will remain.

If the scheduled withdrawal is on a non-business day, it will generally happen the next business day.

We recommend you check your account to make sure scheduled withdrawals are made on the due dates.

You cannot nominate your Savings Maximiser to be used for direct debit requests or periodic direct deposits for accounts at any other financial institution or organisation.

Your attorney can transact on your Savings Maximiser by calling a Direct Associate, providing your Client Number and answering key identity questions. They cannot access the Interactive Service or change your Access Code.

Withdrawals to a Personal Term Deposit

To open an ING DIRECT Personal Term Deposit, you can make a withdrawal of any cleared funds in your Savings Maximiser for the opening deposit. You can only do this by instructing us to make the transfer in your Personal Term Deposit application.

You can also withdraw funds to add to your Personal Term Deposit when rolling over to a new term by updating your Personal Term Deposit Maturity Options.

Overdrawn Savings Maximiser

We do not provide any credit on your Savings Maximiser.

You must not withdraw any amount greater than the balance of your Savings Maximiser.

If the Savings Maximiser is overdrawn you must immediately clear your debt to us and ensure your account is in credit.

If we close your Savings Maximiser because it's overdrawn, the final statement for your account may show a zero balance, however you'll still be required to clear your debt to us.

We may transfer money to cover any overdraw

If your Savings Maximiser is overdrawn we may transfer the money to cover any losses from:

- any account you have with us that's in the same name as your Savings Maximiser, including joint accounts; or
- an external bank account if we have an approved Direct Debit Request.

If any other account you hold with us is overdrawn, including joint accounts, we may transfer money from your Savings Maximiser up to the amount owing.

We're not liable for any loss that may occur whether we do this or not.

If we transfer money to cover any overdrawn we'll let you know as soon as possible.

Statement of account

We'll issue you with a statement of account every three months, including the three month period in which your Savings Maximiser is closed.

Your statements can be provided online or sent to your mailing address. You can select which you prefer when you apply, or change your option at any time by logging in to online banking.

If you or a joint account holder has selected to receive statements by mail and you and your joint account holder have the same mailing address, we will send one statement addressed to all account holders to that mailing address.

If you want a copy of a particular statement you can call us or, if you have elected to receive online statements, just log in to online banking.

Each statement will record all transactions on your Savings Maximiser since the last statement. We recommend you check your statements carefully.

If you believe there's a mistake, or a transaction wasn't authorised by you, tell us straightaway (see **"We welcome feedback and resolving concerns"** on page 48).

Cancelling or changing instructions

You should contact one of our Direct Associates immediately if you want to stop or suspend a transaction. Here are some specific instructions for different services.

Deposits using an Interactive Service

An individual transfer to your Savings Maximiser from your linked bank account which is an ING DIRECT account using an Interactive Service, cannot be stopped or suspended as this transfer occurs immediately.

There may be times when an individual transfer to your account from a linked bank account which is an external account, using an Interactive Service may be stopped or suspended.

However, this will depend on:

- whether the transaction was made on a business day, and
- the time the transaction was requested.

You need to call us immediately to request the stop or suspension.

If the transfer cannot be stopped or suspended and you would like to reverse the transfer, you need to give us new instructions to transfer the funds from your Savings Maximiser back to your linked bank account as a separate transaction.

Direct deposit arrangements

Under a direct deposit arrangement you can only stop or suspend an individual deposit by contacting the depositor or financial institution making the deposit.

Automatic savings plans

Under an automatic savings plan you can stop or suspend an individual transfer to your Savings Maximiser from your linked bank account by; logging in at the ING DIRECT website or calling us, at least two full business days before the transaction is to occur. Otherwise the transfer cannot be stopped or suspended.

Withdrawals from your Savings Maximiser

You cannot stop or suspend a transfer from your account into a linked bank account which is an ING DIRECT account after instructions have been given to us, as this transfer occurs immediately.

You cannot stop or suspend a transfer from your account into an external bank account after instructions have been given to us unless you follow the same step outlined above in **"Deposits using an Interactive Service"**.



The nitty gritty of using an Interactive Service

Your Client Number and Access Code

To access your Savings Maximiser via an Interactive Service you need to use your Client Number and Access Code.

We'll give you a Client Number when you first open an account with ING DIRECT.

Depending on how you apply, you may select an Access Code during the application process or we'll give you a Temporary Access Code.

If you're given a Temporary Access Code, the first time you use an Interactive Service, you'll be required to select your own personal Access Code. We'll explain how to do this when you log in.

You may also access your Savings Maximiser by phoning a Direct Associate, providing your Client Number and answering some key identity questions.

For joint accounts, each account holder:

- will be given a separate Client Number and Temporary Access Code (if not already selected); and
- may individually use an Interactive Service with their own Client Number and personal Access Code.

Transactions via an Interactive Service

You can:

- change your Access Code;
- enquire about your Savings Maximiser balance;
- deposit money to your Savings Maximiser from your linked bank account;
- withdraw money from your Savings Maximiser to your linked bank account;
- get details of your last ten transactions; and
- register for online statements.

Using online banking you can also:

- request a change to your linked bank account;
- get details of all transactions on your Savings Maximiser (including online statements, if requested);

- change your contact details;
- set up, vary or cancel an automatic savings plan under which money is deposited into your Savings Maximiser from your linked bank account; and
- apply for another ING DIRECT product.

Your attorney can do any of these transactions (except change your Access Code) by calling a Direct Associate, providing your Client Number and answering key identity questions. Your attorney cannot access an Interactive Service.

Confirmation of transactions

You can confirm account transactions by:

- logging in at ingdirect.com.au and selecting "My Finances"; or
- calling one of our Direct Associates on 133 464.

Deposit discrepancy

If there is a discrepancy between the deposit amount recorded on an Interactive Service and the amount we've recorded as received into your Savings Maximiser we'll:

- notify you of the difference as soon as possible; and
- advise you of the actual amount credited to your Savings Maximiser.

If this occurs, the amount we've recorded as received into your Savings Maximiser is conclusive evidence of the amount actually received into your account. However, if you disagree, you have the opportunity to show us evidence that that amount is incorrect.

Keeping track of transactions

When you transfer from or to your Savings Maximiser via our Interactive Service, we'll give you a receipt to confirm your transaction, in accordance with the EFT Code.

If you're speaking with a Direct Associate or using our interactive phone service, we'll give you a verbal receipt, unless you tell us at the time you don't want one.

Save your receipt details for your records and check them against the relevant statement.

If you believe there is an error, or if you have any other concerns, let us know straightaway (see "**What to do if you have a concern**" on page 49).

Your Instructions

We have the authority to act on your instructions in relation to any transaction. If it's not possible to carry out these instructions:

- the transaction may not be processed;
- we may defer processing the transaction; or
- we may seek further information from you before carrying out the instructions.

Instructions can only be cancelled or changed in accordance with these Terms and Conditions. You are responsible for ensuring that you provide us with the correct instructions.

System failures and maintenance

You acknowledge there may be times when you're temporarily unable to access an Interactive Service due to system failures or maintenance. You may still be able to access or transact on your Savings Maximiser by calling a Direct Associate.

The Interactive Service belongs to ING DIRECT. As an account holder the Interactive Service is for your banking use only and restricted by the provisions of this Terms and Conditions booklet.

Your security and Codes

Enhanced security measures

When you're using our Interactive Service and/or contact us to initiate a transaction, there may be times when you need to use our enhanced security measures. These measures are in place for both your protection and ours.

If you don't use the enhanced security measures when asked, you may:

- be denied access to our Interactive Service; and/or
- need to conduct certain transactions with one of our Direct Associates.

Any security device we provide you as part of our enhanced security measures remains our property and must be returned to us when requested. Only one security device will be issued per

Client Number. If you lose any security device your access to our Interactive Service may be denied.

Where we hold an email address for you, we may also send an email confirming certain transactions.

If you're unable to use our enhanced security measures, please call one of our Direct Associates on 133 464 to discuss alternative options.

Keeping your Codes secret

It's important to take all reasonable precautions to ensure your Codes and Client Number are not misused, and remain secure and confidential.

You must not:

- tell anyone your Codes, including any member of your family or your attorney;
- let anyone else, whether acting as your agent or not, access our Interactive Service using your Client Number and Access Codes; or
- select an Access Code that consists of repeated, ascending or descending numbers, or numbers that are associated with your birth date, Client Number or an alphabetic code which is a recognisable part of your name.

As soon as you realise or suspect anyone else knows your codes, contact us immediately by calling one of our Direct Associates, available 24 hours a day, 7 days a week. We'll give you reference details to confirm you've alerted us to the situation.

We'll ask you to select a new Access Code using our interactive phone service. If you don't select a new Access Code when asked, a stop will be placed on your Savings Maximiser until you do so.

If we know or suspect that anyone else knows your Codes we may place a stop on your Savings Maximiser. In that event, you can contact us for a new Access Code and have the stop removed.

If you call to alert us that another person knows, or has used your Codes, and our phone services are not available, you won't be liable for any losses that occur while these facilities are not available. This is provided that you notify us within a reasonable time of the phone services becoming available again.

5. No bank fees, no worries

Fees and charges

They say there's no such thing as a free lunch, but at least you don't have to pay ING DIRECT fees on this account.

There are no ING DIRECT fees

There are no ING DIRECT fees payable on your Savings Maximiser. (That's almost as good as a free lunch!)

However, if you have a linked external bank account, you may incur fees from the other financial institution for transferring money between that account and your Savings Maximiser.

To find out whether any fees apply, contact the financial institution where your linked bank account is held.

Government Charges

All government charges will be debited from your Savings Maximiser.

At the date of this Terms and Conditions booklet there are no government charges associated with the Savings Maximiser. However, the government may introduce charges in the future.

For details of any current government charges call ING DIRECT on 133 464.

6. Who's responsible?

Who's liable for unauthorised transactions?

- When you're not liable
- When you'll have limited liability
- When you'll be liable
- Warning: Account Aggregation Services
- Liability for unreasonably delaying notification
- Liability caused by equipment malfunctions

If things don't go according to plan it's good to be prepared for what happens next. By the time you've read this section, at least you'll know what happens if someone accesses your Savings Maximiser without authority.

When you're not liable

You're not liable for losses you incur or suffer that:

- relate to any of your Codes that are forged, faulty, expired or cancelled;
- arise from transactions made through an Interactive Service, that require your Codes, before you've received a new or reissued Code;
- are caused by the fraudulent or negligent conduct of our employees, agents or those of companies involved in networking arrangements with us;

- result from the same transaction being incorrectly debited more than once to the same Savings Maximiser by us;
- result from an unauthorised transaction that occurs after you've notified us that the security of your Codes has been breached; or
- result from an unauthorised transaction if it's clear you haven't contributed to the losses.

When you have limited liability

If it's not clear whether you've contributed to the loss caused by an unauthorised transaction that required your Codes, the amount of your liability will be limited to the least of:

- \$150;
- the actual loss at the time we're notified that the security of your Codes was breached; or
- the balance of the account from which value was transferred in the unauthorised transaction.

When you'll be liable

If we can prove on the balance of probability that you contributed to the loss caused by the unauthorised transaction:

- through your fraud;
- by voluntarily disclosing your Codes to anyone, including a family member, a friend or your attorney;
- by keeping a record of all of your Codes without making a reasonable attempt to protect the security of that record(s) on one or several articles, so that the Codes may be lost or stolen;
- by using your birth date or an alphabetic code which is a recognisable part of your name as your Access Code; or
- by acting with extreme carelessness in failing to protect the security of your Codes or security device in any other way,

You're liable for the actual losses which occur before we're notified that the security of your Access Code had been breached, except for:

- that part of the total losses incurred on a Savings Maximiser which is more than the balance of the account;
- losses incurred on any accounts which we have not agreed with you could be accessed using an Interactive Service;
- losses incurred as a result of conduct that we expressly authorised you to engage in; or
- losses incurred as a result of you disclosing, recording or storing your Codes in a way that is required or recommended by us for the purposes of you using an account access service implied or expressly promoted, endorsed or authorised by us.

Warning: Account Aggregation Services

Some companies provide account aggregation services that allow you to view account information from different institutions on the one webpage. To use an account aggregation service you're usually required to give the service provider your account details and your Codes.

We do not endorse, promote or authorise using account aggregation services in connection with your account(s) or an Interactive Service.

Remember, if you disclose your Codes to another person you'll be liable for any transactions they make on your account(s) using your Codes.



Liability for unreasonably delaying notification

If we can prove on the balance of probability that you've contributed to a loss caused by an unauthorised transaction by unreasonably delaying notification that the security of your Codes or security device has been compromised after you became aware of the loss, theft or breach, you will be liable to us for the actual losses incurred between:

- the time you first became aware of any of these events; and
- the time we are actually notified of the relevant event, except for:
 - that part of the total losses incurred on a Savings Maximiser which is more than the balance of the account; and
 - all losses incurred on any accounts that we had not agreed with you could be accessed using an Interactive Service.



Liability caused by equipment malfunctions

We're responsible to you for any loss if an EFT institution's equipment has accepted your transaction but fails to complete the transaction in accordance with your instructions.

However, if you were aware, or should have been aware, that the EFT institution's equipment was unavailable or malfunctioning, our responsibility will be limited to:

- correcting errors in the Savings Maximiser; and
- refunding any charges or fees imposed as a result.



7. Putting the brakes on

Placing a stop on your Savings Maximiser and/or closing it

- We may place a stop on your Savings Maximiser
- How your Savings Maximiser may be closed

Sometimes we need to put a stop on your Savings Maximiser. This could be to protect you, your Savings Maximiser and/or ourselves. There may also be a time when you, or we, decide to close your Savings Maximiser (we hope not!). Here's the rundown of what happens.



We may place a stop on your Savings Maximiser if:

- you don't provide additional information to verify your identity as requested by us;
- you don't select a new Access Code when asked to do so (see **"Your Security and Codes"** on page 28);
- you haven't provided us with your mandatory security details;
- your linked bank account is closed and you haven't nominated a new linked bank account, satisfactory to us;
- we know or suspect that your Codes or security device are no longer secure and confidential (see **"Your Security and Codes"** on page 28);
- we've received returned mail because you haven't notified us of a change of address (see **"Notices and return mail"** on page 40);
- you haven't made a withdrawal from, or deposit to, your Savings Maximiser for two years or more;
- you have not conducted your account in a satisfactory manner to us or for any other reason we consider reasonably appropriate;
- you have lost or misused any enhanced security measures that we have provided you with;
- we're required to do so by court order or by law; or
- you pass away.

You won't be able to access or transact on your Savings Maximiser until the stop is lifted. Just call a Direct Associate and they'll tell you how the stop can be lifted.



How your Savings Maximiser may be closed

You may close your Savings Maximiser at any time by calling a Direct Associate on 133 464 and requesting that the Savings Maximiser be closed.

In the case of joint accounts, we need instructions from you or your joint account holder before closing the Savings Maximiser.

If the account holder passes away, your attorney, executor, or administrator should contact us so we can advise what documents need to be completed. If one joint account holder passes away, we treat the balance of the Savings Maximiser as belonging to the other living account holder.

We may close your Savings Maximiser by giving you seven days notice.

We may also close your account immediately or refuse to process any transactions if:

- we cannot verify your identity;
- we suspect fraudulent activity or a breach of law;
- your linked bank account is closed and having asked you to do so, you haven't nominated a new linked bank account that's satisfactory to us;
- we cannot verify your linked bank account; or
- you haven't provided an initial deposit and have a zero balance after a minimum of six months.

Before the Savings Maximiser is closed any amount you owe us must be paid, including any unauthorised overdrawn amount.

You remain liable for all transactions and/or government charges made before or at the time of closing the Savings Maximiser.

On the date your Savings Maximiser is closed, we'll transfer any credit balance of the account, including any accrued interest, to your linked bank account. We may issue you with a cheque if we are unable to deposit the balance into your linked bank account.

8. Things change

Change to conditions

- We may change these conditions
- We'll give you notice of any changes
- Change of name and address
- Notices and return mail
- Change of linked bank account

Change is inevitable, whether it's a change in your life, the weather, interest rates or the law. If there are changes to your Savings Maximiser, you'll want to know what they are and what's going to happen.

○ We may change these conditions

We may change the Terms and Conditions for the ING DIRECT Savings Maximiser account. (including your ING DIRECT Savings Maximiser) for one or more of the following reasons:

- to comply with any change or anticipated change in any relevant law, code of practice, guidance or general banking practice;
- to reflect any decision of a court, ombudsman or regulator;
- to reflect a change in our systems or procedures, including for security reasons;

- as a result of changed circumstances (including by adding benefits or new features);
- to respond proportionately to changes in the cost of providing the Savings Maximiser, including changes in our funding costs and changes to the official cash rate; or
- to make them clearer.

If you are unhappy with any change we make, you may close your account (see **"How your Savings Maximiser may be closed"** page 36).

However, we won't make any changes that introduce ING DIRECT fees or charges to your Savings Maximiser, other than government charges.

○ We'll give you notice of any changes

We'll give you at least 30 days prior notice in writing (longer if required by legislation or any other code of conduct we subscribe to) of any change that:

- increases your liability for losses due to using an Interactive Service to transact on your Savings Maximiser;
- varies the method of calculating interest;
- varies the frequency of crediting interest; or
- introduces or varies the balance range to which an interest rate applies.

We will give you notice of other changes by:

- writing to you;
- advertising in a national or local newspaper; or
- giving you notice in another manner allowed by law.

If a government charge is introduced or varied and it's not advertised by a government, government agency or representative body, we may give you notice by:

- writing to you; or
- advertising in a national newspaper.

Where we give you notice in writing, we may do so electronically.

If we need to restore or maintain the security of our systems or a Savings Maximiser immediately, we may change your use and access to our Interactive Service without advance notice. This is subject to satisfying applicable legislative requirements.

Change of name and address

You need to let us know when any of the following changes for you or your attorney:

- your name;
- phone number;
- mailing or residential address; or
- you revoke your Power of Attorney.

We'll need a certified copy of evidence satisfactory to us for any name change.

If you change your name on your external bank account, you need to give us the details of that account.

Notices and return mail

We'll send notices to your mailing address, except for some confidential information, which we may send to your residential address for security reasons.

If you and a joint account holder have the same mailing address, we will send one notice addressed to all account holders to that mailing address, except for some confidential information, which we may send separately to each account holder's residential address for security reasons.

If you change your address and don't tell us, we can still give notice to you by writing to the address last recorded with us.

If we receive returned mail because you haven't advised us of a change of address, we may place a stop on your Savings Maximiser (see **"We may place a stop on your Savings Maximiser"** on page 36).

Change of linked bank account

If you wish to change your linked bank account or any details of that account, visit our website or call us and we'll let you or your attorney know what to do.

Your new linked bank account or requested changes will not take effect until verified by us. This may take up to ten business days.

If your attorney wants to change your linked bank account, they must be an authorised user of or hold a power of attorney for:

- your present linked bank account; and
- the new linked bank account which your attorney intends to link to your account.

Delays may be caused if you or your attorney request a change in your linked bank account on the same day as your linked bank account is closed.

We will process any instructions you or your attorney give us to cancel a Direct Debit Request on an external bank account as quickly as possible and in accordance with the Direct Debit Request Service Agreement (see **"Direct Debit Request Service Agreement"** on page 52).

If you have an external bank account and you or your attorney:

- cancel a Direct Debit Request on the account, funds cannot be transferred from your external bank account to your Savings Maximiser until you or your attorney provide a replacement Direct Debit Request.
- cancel or close the account, funds cannot be transferred between your external bank account and your Savings Maximiser until you or your attorney nominate a replacement linked bank account and provide a replacement Direct Debit Request (if the new linked bank account is an external bank account).



9. This is no time
for decaf

Other important banking information

- When we may act
- The Code of Banking Practice
- The EFT Code
- Privacy and confidentiality
- Australian Financial Services Licensees
- Financial Claims Scheme

This section contains lots of different banking type stuff and it's important that you're across it.

○ | When we may act

If we're obliged to act on a day that's not a business day, we may act on the next business day.

○ | The Code of Banking Practice

ING DIRECT has adopted the Code of Banking Practice as published by the Australian Bankers' Association on 1 August 2003 and modified in May 2004. The relevant provisions of this Code apply to your Savings Maximiser if you are a "retail client" under the Corporations Act. Generally this means the Code will apply to you.

In addition to these Terms and Conditions, general descriptive information about our services and procedures is available on request. This Information sets out our Savings Maximiser opening procedures, obligations regarding the confidentiality of your information, complaint handling procedures, bank cheques, the advisability of informing us promptly when you are in financial difficulty and the advisability of reading these Terms and Conditions applying to your Savings Maximiser.

If you would like a copy of this information, please call one of our Direct Associates on 133 464 available 24 hours, 7 days a week and ask for a copy of the booklet titled "General Information on the Code of Banking Practice" or go to the "Legal" section of the website.

○ | The EFT Code

ING DIRECT warrants to comply with the EFT Code as it applies to your dealings with ING DIRECT. This Code applies to funds transfers to or from your Savings Maximiser that are initiated through an Interactive Service.

Privacy and confidentiality

At ING DIRECT we recognise that privacy and security of personal information is important to our customers. We respect the confidentiality and security of your personal information and we are committed to protecting it at all times.

We have a general duty under the Privacy Act and the Code of Banking Practice to keep information about you confidential except in certain circumstances (for example, where the law requires us to disclose information about you or where you agree to us disclosing your information).

For more information on our commitment to privacy, please see the Privacy Statement on page 45 visit the “Privacy” page on our website or ask us for a copy of the booklet “General Information on the Code of Banking Practice”.

Australian Financial Services Licensees

ASIC requires that Australian Financial Services Licensees have adequate Professional Indemnity insurance arrangements in order to compensate retail clients for losses suffered due to a breach.

As an Australian Prudential Regulatory Authority (APRA) regulated entity we are exempt from the ASIC requirement to disclose the compensation arrangements to our customers, as we are bound by APRA requirements to have adequate insurance arrangements in place.

Financial Claims Scheme

Under the Financial Claims Scheme administered by APRA, the Australian Federal Government has provided a guarantee of deposits subject to a limit for each account holder.

Information about the Financial Claims Scheme can be obtained from the APRA website at www.apra.gov.au or by calling the APRA hotline on 1300 13 10 60.



10. Do not disturb

This is all about something very important – your privacy, something we respect greatly. It may sound a bit formal, but we have your best interests in mind.

Privacy Statement

At ING DIRECT, we are committed to ensuring the confidentiality and security of your personal information. We are bound by the Privacy Act and the National Privacy Principles (NPPs) regulated by the Federal Privacy Commissioner to guide us in our responsible handling of personal information.

The ING DIRECT Privacy Statement provides an overview of the key aspects of our Privacy Policy in relation to your personal information including:

- **Collection of your personal information from you or other sources;**

ING DIRECT only collects such personal information as is necessary to manage your account and to communicate with you about ING DIRECT and the products and services we offer. We also collect any personal information necessary for the purposes of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006.

By agreeing to Terms and Conditions of your account, you consent to our use and disclosure of your personal information as outlined in this Privacy Statement.

• **Use and disclosure of your personal information;**

There may be occasions where we need to disclose your personal information to:

i. Other financial institutions

Other financial institutions, such as banks, credit unions and building societies, in order to set up and manage your account and manage banking transactions.

ii. Other organisations

Other ING Group entities and third parties, such as:

- ING Group companies in order to service other ING products you may have within the Group and portfolio analysis;
- ING Group entities located overseas for account administration and security purposes;
- ING Group entities for marketing purposes;
- Organisations undertaking reviews of the accuracy and completeness of our information;
- Authorised organisations providing confidential mailing services, maintenance of our information technology systems, and printing of our standard documents and correspondence;
- Organisations providing analysis and research to ING DIRECT regarding our products, services and customer relationships;
- Our solicitors, valuers and insurers for our loan products; and
- Credit reporting or information verification agencies in order to obtain and provide details of credit history or status or to verify other information about you including your identity.

We only disclose personal information to such organisations for the provision of the specified services. Personal information will only be disclosed to other third parties if; we are permitted, authorised or required to do so by law, you have authorised us to do so, or it is necessary to assist with law enforcement.

• **Access to your personal information;**

You may request access to the personal information that we hold about you, your account(s) and any other ING DIRECT products

or services by contacting us directly on 133 464 or by writing to the ING DIRECT Privacy Officer at GPO Box 4094, Sydney NSW 2001. Requests for access to your personal information may only be made by you.

• **Receipt of further ING Group information;**

We, or other ING Group entities, may provide you with further information about ING products and services.

If you have provided an email address to us, we may contact you using that email address, including to provide you with information about ING DIRECT or our products. You may elect not to receive further information about us or ING DIRECT or ING products by contacting us online, calling or writing to us.

• **Updating your personal information;**

ING DIRECT relies on the accuracy of information that you supply to us. If any of your personal information is incorrect, has changed or requires updating, please assist by either:

- updating your details in the “My Personal Details” section found in your menu selection after you log in; or
- contacting us by phone with your Client Number ready.

• **Use of internet cookies;**

ING DIRECT, like most major websites, use cookies to record aggregated statistics on the number and source of visitors to our website. Cookies are files that web servers place on a user’s computer and are designed to store basic information such as how you found our website. We never store any personal customer information in cookies.

Our Privacy Statement may be updated from time to time as we strive to improve the standard of service we provide to you.

If you would like further information regarding privacy, you can review the ING DIRECT Privacy Policy online at our website or request a copy by either calling or writing to us.

This Privacy Statement applies to ING DIRECT.

11. R.E.S.P.E.C.T

We welcome feedback and resolving concerns

- What to do if you have a concern
- Details of what we'll do
- Who else to contact

We believe you're entitled to efficient, honest and fair treatment in your dealings with us, especially if something goes wrong.

If we can improve our service we welcome your feedback. If you have any issues, suspect an error, or have any concerns about your accounts, we genuinely want to help resolve them.



What to do if you have a concern

Contact us straightaway by calling 133 464 or +61 2 9028 4077 (when you're overseas) if you:

- suspect an error on your Savings Maximiser, including an account statement; or
- you've experienced any other problem concerning your Savings Maximiser or an Interactive Service.

If you need to put your concern complaint in writing, or we need you to confirm some of the information in writing, please address it to:

ING DIRECT – Complaints Resolution
GPO Box 2682
Sydney NSW 2001

Details of your concern

To help us resolve your concern or complaint it's important to give us all the information you have, such as:

Account information – your account name and number.

Contact details – your phone number, (and preferred contact times), or another way to contact you.

Detailed information – what your concern is about and when it happened.

Resolution – how you'd like your concern or complaint to be resolved.

Once we receive everything, we'll be able to investigate your concern or complaint and work towards a resolution.

Escalating a concern

If we're unable to resolve your concern or complaint at the first point of contact you can escalate it for further review. Or we may need to escalate complaints that are complex or need a more detailed investigation.

We have a formal process for managing escalated complaints. Once escalated, we'll keep you informed of its progress. We'll contact you if we need more information to help with our investigation.

Details of what we'll do

Within 21 days of receiving the relevant details of your complaint we'll let you know in writing:

- the outcome of the investigation;
- that we need more time to complete our investigation; or
- that we are awaiting further information from you.

If there are exceptional circumstances where we can't complete the investigation within 45 days, we'll:

- inform you of the reasons for the delay;
- give you monthly updates; and
- let you know when a decision can reasonably be expected, unless we are waiting for a response from you.

Once we've completed our investigation we'll confirm the outcome and the reasons for that outcome.

Who else to contact

In the unlikely event that your complaint cannot be resolved directly with ING DIRECT, you can seek assistance from the Financial Ombudsman Service (FOS). The FOS provides a free and independent dispute resolution service. You can contact them by:

- calling 1300 780 808;
- going to [fos.org.au](https://www.fos.org.au);
- faxing 03 9613 6399; or
- writing to:
Financial Ombudsman Service
GPO Box 3
Melbourne VIC 3001.



12. It's all there in
black and white
(and orange)

If you want to deposit money from your linked bank account into your Savings Maximiser, you'll need to give us your authority to make these requests according to your instructions.

If linking to an eligible ING DIRECT account, providing us with your account details will do the trick.

If linking to an external bank account, you need to agree to the Direct Debit Request Service Agreement.

Keep reading to see how the agreement works. (By the way, "DDR Schedule" is short for the Direct Debit Request in the Direct Debit Request Service Agreement).



Direct Debit Request Service Agreement

If you have any queries concerning this agreement or any drawings made under it, please contact ING DIRECT on 133 464. If you wish to stop or cancel your drawing arrangements, please direct your query to us initially in accordance with Section 2 of this Direct Debit Request Service Agreement.

1. Drawing arrangements

ING DIRECT's commitment to you

The details of your drawing arrangements are shown in your DDR Schedule. These arrangements may include the right to draw funds from the external bank account specified in that DDR Schedule for deposit into your Savings Maximiser account or any other account you have with ING DIRECT. We will give you written notice of any changes to your drawing arrangements at least 14 days before those changes occur.

If a drawing date falls on a day which is not a business day, the drawing will be made on the next business day.

We reserve the right to cancel your drawing arrangements if two or more drawings are returned unpaid by the financial institution with which your linked bank account is held and to arrange an alternative payment method with you.

We will keep your direct debit records and account details confidential, except where the disclosure of certain information to your financial institution is necessary to enable us to act in accordance with your drawing arrangements.

2. Your rights

You can cancel, alter or suspend your drawing arrangements at any time by logging in to your account(s) or phoning us at least two business days before the cancellation, alteration or suspension is to take effect. You can also stop or defer an individual drawing by calling us at least two business days before the date that drawing is to be made.

If you consider that a drawing has been initiated incorrectly, you should call and seek assistance from one of our Direct Associates for immediate attention. All contact should be made by phoning 133 464.

If you have authorised your attorney to do so, your attorney can exercise your rights under this section 2 on your behalf.

We will investigate your concerns and endeavour to respond to you within 21 days. If we conclude that a debit has been made in error, we will arrange for your financial institution to adjust your external bank account and advise you accordingly. If we conclude that a debit has not been made in error, you will be informed of this conclusion and the reasons for it.

3. Your responsibilities

It is your responsibility to:

- ensure that your external bank account can accept direct debits (direct debiting may not be available on all accounts. Please check with your financial institution before completing the DDR if you are uncertain);
- check the account details for your external bank account against a recent statement from the financial institution where it is held (please check with your financial institution if you are uncertain);
- ensure that there are sufficient clear funds in your external bank account by the due date to enable drawings to be made in accordance with your drawing arrangements. If there are insufficient funds in your external bank account to enable a drawing to be made, any amount debited to your external bank account in anticipation of that drawing being made will be reversed. With the ING DIRECT Savings Maximiser there are no ING DIRECT fees to pay except standard statutory Government charges;
- ensure that the authority given to us to draw on your external bank account is consistent with the account authority or signing instructions held by your financial institution for that account;
- advise us if your external bank account is transferred, closed or any other account details change;
- arrange a suitable payment method if your drawing arrangements are cancelled;
- ensure that your attorney does the above if you do not.

Hey, you made it to the end.

Well done! Just in case you want to make any notes, or jot down some questions – here’s a blank page. Remember, we’re here to help – and we’re only a phone call away.





Visit
our website at
ingdirect.com.au



Mail us (no stamp required) at:
ING DIRECT
Reply Paid 2682
Sydney NSW 2001



Call 133 464
24 hours a day, 7 days a week

ING DIRECT will always aim to use environmental paper as part of our commitment to support the preservation of Australian wildlife and environment



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ING DIRECT

It's your money