

Important changes to your Personal Term Deposits Terms and Conditions dated 16 June 2025.

What’s happening?

We’re making some changes to the Terms and Conditions that relate to your Personal Term Deposit.

Effective 15 December 2025, we’re making changes to the **Personal Term Deposits Terms and Conditions** to:

- clarify that an ‘interactive phone service’ means our ‘self-service telephone banking accessed via touch tone phone’, and that this service will be discontinued from 1 February 2026.

Summary of changes

Refer to the following table for details on the changes to the **Personal Term Deposits Terms and Conditions** that are effective from 15 December 2025:

Change summary	Change details
We’re updating the definition of ‘ Interactive Service ’ to clarify that an ‘interactive phone service’ means our ‘self-service telephone banking accessed via touch tone phone’, and to provide an update that this service will be discontinued from 1 February 2026.	In the section titled ‘ Explaining words in plain English ’ starting on page 9, the definition of ‘ Interactive Service ’ will be updated to mean: any service where you can access your accounts electronically using a secret code, such as an Access Code and/or your Identifiers. It includes our self-service telephone banking accessed via touch tone phone, mobile banking and the ING website. Please note that self-service telephone banking via touch tone phone will be discontinued from 1 February 2026.
We are also making other wording updates to support this.	Other relevant wording updates have also been made in the Personal Term Deposits Terms and Conditions to provide this clarification and update.

All other terms of the **Personal Term Deposits Terms and Conditions** remain unchanged.

Where to get a copy

The updated **Personal Term Deposits Terms and Conditions** will be available at [ing.com.au](https://www.ing.com.au) from 15 December 2025. The current version of this document is available until this date.