

# Important changes to your Savings Accelerator Terms and Conditions dated 16 June 2025.

## What’s happening?

We’re making some changes to the Terms and Conditions that relate to your Savings Accelerator account.

Effective 15 December 2025, we’re making changes to the **Savings Accelerator Terms and Conditions** to:

- update how you can make deposits; and
- 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 **Savings Accelerator Terms and Conditions** that are effective from 15 December 2025:

Change summary	Change details
We’re updating how you can make deposits	<p>In the section titled ‘<b>Money in, money out</b>’, we are amending the subsection titled ‘<b>Making deposits</b>’ on page 26 to remove the restriction on international SWIFT payments as a method of making a deposit into your account. The third paragraph of that section will read as follows:</p> <p>We’re unable to accept deposits of:</p> <ul style="list-style-type: none"><li>▪ international drafts, cheques or currency;</li><li>▪ money order;</li><li>▪ traveller’s cheque; or</li><li>▪ cash.</li></ul>
<p>We’re updating the definition of ‘<b>Interactive Service</b>’ 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.</p> <p>We are also making other wording updates to support this.</p>	<p>In the section titled ‘<b>Explaining words in plain English</b>’ starting on page 9, the definition of ‘<b>Interactive Service</b>’ will be updated to mean:</p> <p>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.</p> <p>Other relevant wording updates have also been made in the <b>Savings Accelerator Terms and Conditions</b> to provide this clarification and update.</p>

All other terms of the **Savings Accelerator Terms and Conditions** remain unchanged.

## Where to get a copy

The updated **Savings Accelerator 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.