



personal term deposit application

To open your Personal Term Deposit please: • use CAPITAL letters • mark boxes with an **X** where applicable • use black pen. Please read the Personal Term Deposit Terms & Conditions (T&Cs), available at ingdirect.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 ensure you provide the appropriate supporting documentation to verify your identity.



Step 1 Your details

TDPDF2

Applicant 1

ING DIRECT 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 Code

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

Applicant 2

ING DIRECT Client Number (if existing client)

Mr Mrs Ms Other

First name Middle initial

Surname / Family name

Residential address (if same as Applicant 1, please mark this box with an **X**)

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 Code

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)

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)

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

Step 2 Your Personal Term Deposit details

Your new Personal Term Deposit

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

30 days 90 days 180 days 1 year 2 years

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 DIRECT interest rate and terms and conditions at the time of opening.** Please select one option only (by marking the box with an X).

Open a new Personal Term Deposit of the same term

Open a new Personal Term Deposit of a different term (Please select one term only)

30 days 90 days 180 days 1 year 2 years

Close my Personal Term Deposit and have the funds paid to the linked bank account, nominated in Step 4.

Step 3 Your opening deposit

Please select how you wish to make your opening deposit. The ING DIRECT 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.

\$

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 DIRECT.** Cheque deposits are not permitted when linking to an eligible ING DIRECT account.

\$

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 DIRECT 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 DIRECT 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 DIRECT 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 DIRECT Account Number

(may be a Savings Maximiser or Savings Accelerator)

Debit Request

A. External Bank Account - Direct Debit Request. By marking this box with an **X** and signing this application form, I/we authorise and request ING DIRECT, a division 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

B. Eligible ING DIRECT Account. By marking this box with an **X** and signing this application form, I/we authorise and request ING DIRECT a division of ING Bank (Australia) Limited ABN 24 000 893 292 to transfer money from the **ING DIRECT 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 DIRECT 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 DIRECT client(s) ► Go to Step 7

Step 6 Supporting identification document

If you are linking to an eligible ING DIRECT 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 Appendix A (on page 4 of this application form) for how to do this. (Not required if you are an existing ING DIRECT 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 DIRECT
Reply Paid 2682
Sydney NSW 2001 (no stamp required)

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	Step B. Select a certifier
<p>You need to choose 1 document from the following list Please note that documents will not be returned.</p> <p>Certified copy document</p> <ul style="list-style-type: none"> ■ Australian Driver's Licence (must be current, shows current residential address and photograph) ■ Birth Certificate or Birth Extract (issued by a State or Territory in Australia) ■ Proof of Age Card / NSW Photo Card (must be current, shows current residential address and photograph) ■ Pension Card (must be current and issued by Centrelink entitling financial benefits) ■ Australian Tax Office Tax Assessment Notice (issued in the last 12 months and shows current residential address) ■ Australian Passport (either a current passport or a passport that expired within the last 2 years) ■ 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) <p style="text-align: center;">THE IDENTIFICATION DOCUMENT PROVIDED MUST DISPLAY YOUR FULL NAME.</p>	<p>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.</p> <ul style="list-style-type: none"> ■ A Justice of the Peace ■ A Bank Officer with 2 or more years continuous service ■ An Accountant who is a member of the Australian Institute of Chartered Accountants, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership. ■ A Solicitor or Barrister ■ A Judge ■ A Police Officer ■ An agent in charge of, or a permanent employee (with 2 or more continuous years of service) of an Australia Post outlet ■ An officer with, or authorised representative of, a holder of an Australian Financial Services Licence, having 2 or more continuous years of service with one or more licensees <p>Note: A doctor or pharmacist cannot certify a document. This is not the complete list of ING DIRECT acceptable document certifiers. The complete list is available on ingdirect.com.au in the FAQ section.</p>

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

Then complete the following section

I have examined the identification document of the person(s) listed in Step 1.

If ING DIRECT has any questions regarding this verification, you may contact me at the details provided below (this may be your work or residential contact details).

Document certifier 1

First name		Middle initial
<input style="width: 95%;" type="text"/>	<input style="width: 5%;" type="text"/>	<input style="width: 95%;" type="text"/>
Surname / Family name		
<input style="width: 98%;" type="text"/>		
Primary phone number		
<input style="width: 98%;" type="text"/>		
Unit number	Street number	
<input style="width: 50%;" type="text"/>	<input style="width: 90%;" type="text"/>	
Street name		
<input style="width: 98%;" type="text"/>		
Suburb		
<input style="width: 98%;" type="text"/>		
State	Postcode	
<input style="width: 30%;" type="text"/>	<input style="width: 60%;" type="text"/>	
Certifier classification (as per Step B)		
<input style="width: 98%;" type="text"/>		
Signature of certifier 1	Date (DD/MM/YY)	
<input style="width: 95%;" type="text"/>	<input style="width: 90%;" type="text"/>	

Document certifier 2 (if applicable)

First name		Middle initial
<input style="width: 95%;" type="text"/>	<input style="width: 5%;" type="text"/>	<input style="width: 95%;" type="text"/>
Surname / Family name		
<input style="width: 98%;" type="text"/>		
Primary phone number		
<input style="width: 98%;" type="text"/>		
Unit number	Street number	
<input style="width: 50%;" type="text"/>	<input style="width: 90%;" type="text"/>	
Street name		
<input style="width: 98%;" type="text"/>		
Suburb		
<input style="width: 98%;" type="text"/>		
State	Postcode	
<input style="width: 30%;" type="text"/>	<input style="width: 60%;" type="text"/>	
Certifier classification (as per Step B)		
<input style="width: 98%;" type="text"/>		
Signature of certifier 2	Date (DD/MM/YY)	
<input style="width: 95%;" type="text"/>	<input style="width: 90%;" type="text"/>	

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 DIRECT product in a false name or to fail to disclose any other name or names you are commonly known by.