

3 January 2022

030



Mr Tiew Hing Wong  
 Liny Wong & Tiew Hing Wong ATF Linyhing Pension  
 Fund  
 9A Zetland Road  
 MOUNT ALBERT VIC 3127

Dear Mr Wong,

## What would you like to do?

With your Business Term Deposit maturing on 24/01/2022, it's the time to weigh up your current maturity options - would you like to rollover and keep investing or close your account? The choice is yours.

### Your summary

Account name	Liny Wong & Tiew Hing Wong ATF Linyhing Pension Fund
Business Term Deposit Account Number	85096599
Opening deposit	\$254,375.00
Interest rate	1.75% p.a.
Term	2 Years
Commencement date	24/01/2020
Maturity date	24/01/2022
Estimated closing balance <sup>^</sup> at 24/01/2022	\$258,826.56
<b>Maturity instructions</b>	<b>Close Business Term Deposit and transfer closing balance to Business Optimiser</b>
Tax File Number / ABN / Exemption Provided	Yes*
Authorised users	Mr Tiew Hing Wong Mrs Liny Wong

<sup>^</sup> This amount should be used as a guide only.

\* If we're not supplied with a TFN or an ABN we may deduct tax from interest earned at the highest marginal tax rate plus the Medicare levy.

Where the eligibility for the Loyalty Bonus has been met, the interest rate for your current Term Deposit above will be inclusive of a loyalty bonus of 0.10% p.a. For the eligibility, you must have rolled over your current Term Deposit prior to the **2nd May 2019** and must have held your funds in that Term Deposit until the maturity date. Note - the Loyalty Bonus was no longer available on Term Deposits opened or rolled over on or after the 2nd May 2019.

If you elect to rollover your funds into a new Term Deposit at the maturity of the current Term Deposit, we will let you know what the relevant interest rate will be.

## No changes?

- If you opted to rollover to a new term deposit at maturity, this will happen automatically.
- If you opted to close your account at maturity, we'll do this for you and transfer the funds to your linked account.

Continued overleaf.



## How to change and rollover

If you planned to close the account but would rather reinvest, simply log into your account and change your maturity instructions to "rollover into a new term deposit" (you choose the amount and term).

**Timings?** Make sure you change your maturity instructions at least one business day before your current term deposit is due to mature.

### The new interest rate

We'll write to you with all the new details, including the interest rate, within a few days of rollover. Alternatively, you'll be able to check these yourself by logging in on rollover day.

Depending on interest rates available on rollover day, you may rollover to a new Business Term Deposit with a lower rate. The interest rate remains fixed for the term. (A higher rate may be available for another Business Term Deposit with a comparable term.)

### The grace period (if you change your mind)

Once you rollover to a new term deposit, you have a seven-calendar-day grace period to make any changes - from 24/01/2022 to 30/01/2022. This can be done by calling us 24/7 on 133 464.

Here's what you can do in your grace period:

- Change the amount you're investing
- Change the term
- Close the new term deposit (you'll be paid for any interest earned in the grace period)

You can only make a change once in your grace period. So if, for example, you need to change the term and amount, this must happen simultaneously.

### After the grace period

If you need to access your funds once the grace period has ended, 31 days' prior notice is required (cases of financial hardship aside). Note however that by ending your term deposit earlier than instructed, there will be a reduction in rate - see your Terms and Conditions for more details.

## How to change and close

If you planned to rollover but would rather close your term deposit at maturity instead, simply log into your account to update your instructions at least one business day before your current term deposit is due to mature. All funds will be returned to your current linked account.

## We're here to help

To change your maturity instructions, learn about current interest rates and ask any questions, simply log into your account or call us 24/7 on 133 464.

The ING team

### For the curious

Business Term Deposits require a minimum opening deposit of \$10,000. The interest rates that apply to Business Term Deposits are the interest rates that are current on the date the term deposit is opened. When choosing a maturity date, the date selected must be a week day except a national public holiday. Any advice in this letter does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to a Business Term Deposit you should read the Business Term Deposits Terms and Conditions booklet, available at [ing.com.au](http://ing.com.au) or by calling 133 464. Our contact centre may not be available on a 24/7 basis for some products. You can find the current operating hours at [ing.com.au/contactus](http://ing.com.au/contactus). If you have a complaint, please call 133 464 at any time - we want to help resolve any issues you may have. Business Term Deposits are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.

### For pre-maturity changes. Once logged in, go to:

- > Your Business Term Deposit
- > Click 'Maturity instructions'
- > And scroll to 'Maturity instructions'
- > Update and 'Save'

24 January 2022

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Mr Tiew Hing Wong  
 Liny Wong & Tiew Hing Wong ATF Linyhing Pension  
 Fund  
 9A Zetland Road  
 MOUNT ALBERT VIC 3127

Dear Mr Wong,

### Your ING Business Term Deposit has matured

Please see a summary of your matured Business Term Deposit below.

Account Name	Liny Wong & Tiew Hing Wong ATF Linyhing Pension Fund
Business Term Deposit Account Number	85096599
Opening Deposit	\$258,826.56
Interest rate	1.75% p.a.
Term	2 Years
Commencement Date	24/01/2020
Maturity Date	24/01/2022
Closing Balance	\$258,838.97
Maturity Instructions	Close Business Term Deposit and transfer closing balance to Business Optimiser
Tax File Number / ABN / Exemption Provided	Yes
Authorised Users	Mr Tiew Hing Wong Mrs Liny Wong

You've chosen to transfer your total Business Term Deposit amount into your linked bank account and close your Business Term Deposit. We hope you open another Term Deposit with us soon, so we can continue rewarding your savings. Feel free to check out our current terms and rates online whenever you like.

Where the eligibility for the Loyalty Bonus has been met, the interest rate for your current Term Deposit above will be inclusive of a loyalty bonus of 0.10% p.a. For the eligibility, you must have rolled over your current Term Deposit prior to the **2nd May 2019** and must have held your funds in that Term Deposit until the maturity date. Note - the Loyalty Bonus was no longer available on Term Deposits opened or rolled over on or after the 2nd May 2019.



**We're here to help**

If you have any questions, please call us. Our contact centre may not be available on a 24/7 basis for some products. You can find the current operating hours at [ing.com.au/contactus](http://ing.com.au/contactus). We're here to help.

**The ING team****For the curious**

Any advice in this letter does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to a Business Term Deposit you should read the Terms and Conditions booklet, available at [ing.com.au](http://ing.com.au) or by calling 133 464. Our contact centre may not be available on a 24/7 basis for some products. You can find the current operating hours at [ing.com.au/contactus](http://ing.com.au/contactus). If you have a complaint, please call this number at any time, as we have procedures in place to help resolve any issues you may have. Business Term Deposits are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.

# Business Term Deposit statement



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Mr T WONG  
LINA WONG & TIEW HING WONG ATF LINYHING PENSION  
FUND  
9A ZETLAND ROAD  
MOUNT ALBERT VIC 3127

BSB number: 923 100

Business Term Deposit number: 85096599

Statement number: 16

Statement from: 01/07/2021 to 31/12/2021



Need to update  
your details?

You can update your address, phone number or email easily by logging in at [ing.com.au](http://ing.com.au)

## Term info

Term: 2 years

Interest rate: 1.75% p.a.

Maturity date: 24 January 2022

## Balance

Opening balance	Total money in	Total money out	Closing balance
\$254,375.00	\$0.00	\$0.00	\$254,375.00

## Transactions

Date	Details	Money out \$	Money in \$	Balance \$
	There were no transactions on your Business Term Deposit account			

## Financial Year Summary

**Total Interest Financial Year to Date: \$0.00**

**Total Interest for this statement: \$0.00**

**Tax File Number / ABN / Exemption Provided: Yes**

Please check all transactions carefully. If you believe there is an error, or if you have any queries, please call us as soon as possible.

### For the curious:

#### Keeping you safe and secure

ING takes the security of customers' transactions and information very seriously and are committed to protecting you against online fraud. If you use our Interactive Services (online, mobile or phone banking), please remember these security guidelines:

1. Ensure that your Access Code, Security Code and PIN are not disclosed to anyone.
2. Choose an Access Code that is difficult to guess. It should not be your date of birth, a part of your name, or consist of repeated, ascending or descending characters.
3. Avoid using computers that are shared with other unknown people for online banking, such as internet cafes and libraries.
4. If you record your Access Code, store it in a safe place, separate from your Client Number.
5. Use care to prevent anyone else seeing your Access Code or PIN when being entered.
6. ING will never send you an email asking you to click on a link to access online banking, or to provide your Access Code, Security Code or PIN.
7. Please check all transactions carefully. If you think there's been an error or unauthorised transaction, call us as soon as possible on 133 464.

These guidelines do not set out the circumstances in which you may be liable for unauthorised electronic transactions. Your liability for unauthorised electronic transactions will be determined under the ePayments Code (as reflected in your Terms and Conditions booklet). Business Term Deposits require a minimum opening deposit of \$10,000. The interest rates that apply to Business Term Deposits are the interest rates that are current on the date the term deposit is opened.

Any advice in this statement does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you. Before making any decision in relation to a Business Term Deposit you should read the Business Term Deposits Terms and Conditions booklet available at our website or by calling 133 464. If you have a complaint, please call us as we have procedures in place to help resolve any issues you may have. Business Term Deposits are issued by ING, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.

