

Contact details for enquiries and complaints

Please note that the name and address for the Financial Industry Complaint Service (FICS) has changed.

We have procedures to ensure all enquiries and complaints are properly considered and dealt with at ING Australia. If you have an enquiry or complaint about the operation or management of our products or services, please contact Customer Services on 133 665, or write to us at:

Complaints Resolution Officer

ING Australia
GPO Box 5306
Sydney NSW 2001

If you are not satisfied with our response, you may lodge a written complaint with the Financial Ombudsman Service (FOS), previously named Financial Industry Complaint Service (FICS).

The Financial Ombudsman Service (FOS) address is:

GPO Box 3
MELBOURNE VIC 3001

Phone 1300 780 808

Fax (03) 9613 6399

Email info@fos.org.au

Website www.fos.org.au

Any questions?

If you have any questions or would like further information, please:

- speak with your financial adviser
- email us at customer@ing.com.au
- call Customer Services on 133 665 weekdays 8am to 8pm (Sydney time).

This information is current as at July 2008 but may be subject to change. Before making a decision based on this information, a potential investor should consider its appropriateness having regard to their objectives, financial situation and needs. Before acquiring the product, or deciding whether to continue to hold the product, investors should consider the relevant Product Disclosure Statement (PDS) which is available at www.ing.com.au or by calling Customer Services on 133 665.

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