

# Important changes to your Personal Loan Terms and Conditions.

## What’s happening?

Effective **15 December 2025**, we’re updating the **Personal Loan Terms and Conditions** dated 15 October 2025 that apply to your your Personal Loan account.

We’re making these updates to:

- explain that if you’ve nominated an ING account to make repayments, and the total amount required to pay out your credit contract is lower than your contractual repayment amount, we may automatically debit that amount from your nominated account on your next due date to reduce the loan balance to zero.
- explain that we may close your account if your loan balance reaches zero.

## Summary of changes

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

Change summary	Change details
We’re explaining that where the total amount required to pay out your credit contract is lower than your contractual repayment amount, we may automatically debit that remaining amount to reduce the loan balance to zero.	We’re adding an additional paragraph within <b>Section 5.6 ‘We’ll automatically debit your nominated ING account’</b> which will read as follows:  If you have nominated an eligible ING account to make repayments, and the total amount required to pay out your credit contract is less than the repayment amount set out in your Loan Offer, we may automatically debit that remaining amount on the due date to reduce your Balance to zero.
We’re explaining that we may close your account if your loan balance reaches zero.	We’re adding an additional paragraph within <b>Section 5.7 ‘What happens if you make extra repayments?’</b> to read as follows:  If your Balance reaches zero, we may close your Loan Account. We will provide you with notice when we do this.

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

## Where to get a copy

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