

# ING Savings Maximiser

Highest sustained bonus rate among digital-first banks, but conditions tighter than ANZ Plus.

Reviewed by Norg Editorial Team · Editorial Team, Norg Reviews · last reviewed 14/05/2026

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## Overall Rating

**4.6** / 5

Based on 0 detailed reviewer perspectives. Methodology: AussieBanks Review — Savings Methodology v1.0.0.

## Pros

- + Sector-leading bonus rate for balances up to the cap

## Cons

- Bonus rate forfeited if any single monthly condition is missed

## Key Takeaways

### 1. Headline bonus rate consistently competitive

ING Savings Maximiser has maintained the top advertised bonus rate among non-Big-Four banks for the better part of three years. Bonus tier kicks in once you meet the monthly conditions.

### 2. Strict monthly conditions

You must deposit \$1,000+ AND make 5 settled card transactions AND grow your saver balance every month. Missing any condition reverts you to the much lower base rate.

### 3. Digital-only — no branch network

ING has no physical branches in Australia. Suits customers comfortable with app-first banking and willing to use partner ATMs.