

MEDIA RELEASE

BRETT MORGAN TO HEAD UP RETAIL BANKING AT ING VYSYA IN INDIA

12th November 2012: After 16 years with ING DIRECT Australia, Brett Morgan has been appointed Country Head – Branch Banking, Marketing and Private Clients at ING Vysya Bank in India.

Brett will be responsible for ING Vysya's Retail network which incorporates more than 500 Branches, Private Banking, Liabilities (Pay, Save), Wealth Management, Direct Channels and Marketing. Brett will also be responsible for leading more than 7,000 staff.

ING DIRECT CEO, Vaughn Richtor said, "I am extremely pleased to see Brett taking advantage of international opportunities where he will further develop his career after what has been a very successful career here at ING DIRECT Australia."

Brett started with ING DIRECT in 1997 and held various roles within Broker Sales, Commercial Property Finance, Mortgage Operations and Mortgage Management, In 2006, Brett was appointed Mortgage Director, Savings Director in 2009 and in 2011 Executive Director of Customers.

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About ING DIRECT

ING DIRECT pioneered branchless banking in Australia by offering the first online, high interest, fee free savings account. Our low cost operating model allows us to pass these savings on to the customer in the form of great value products and services. Today, ING DIRECT has more than 1.4 million customers with \$26 billion in deposits and \$38 billion in mortgages and a range of innovative banking products. **Please note ING DIRECT is never abbreviated to ING.**