

# Notice to Orange Everyday and Orange Everyday Youth customers



## Important changes to your Everyday Banking Terms and Conditions.

### What's happening?

Effective **16 June 2025**, we're updating the following Terms and Conditions for your Everyday Account:

- **Orange Everyday and Orange Everyday Youth Terms and Conditions** dated 18 November 2024; and
- **Everyday Banking Fees and limits schedule** dated 18 November 2024.

We're making these updates to:

- include the Terms and Conditions that will apply to ING Pocket Perks;
- provide more detail about how promotions, including prize draws, may be offered to you;
- explain additional circumstances in which we may restrict or close your Everyday Account;
- clarify how and when we can provide you notices relating to your Everyday Account; and
- otherwise align with our internal processes.

Where you use Apple Pay or Google Pay with your Everyday Account, we're also making some small changes to the **Apple Pay Terms and Conditions** (November 2023) and **Google Pay Visa Debit and Credit Card Terms and Conditions** (November 2023).

### Summary of changes

Refer to the following table for details on the changes to the **Orange Everyday and Orange Everyday Youth Terms and Conditions** that are effective from 16 June 2025:

Change summary	Change details
<p>We:</p> <ul style="list-style-type: none"><li>▪ will soon be introducing a rewards program for Orange Everyday card holders aged 18 years or older called ING Pocket Perks, and we're including the Terms and Conditions that will apply to this program when it is available; and</li><li>▪ are providing more detail about how promotions - such as bonuses, credits, rewards, rebates and prize draws - may be offered to you.</li></ul> <p>The ING website will be updated with information about ING Pocket Perks once it is available.</p>	<p>We're replacing the section titled '<b>Bonuses, credits, rewards or rebates</b>' on page 21 with the following:</p> <p><b>Bonuses, credits, rewards or rebates</b></p> <p><b>ING Pocket Perks</b></p> <p>ING Pocket Perks is a rewards program for Orange Everyday Debit Card holders aged 18 years and older, which is facilitated through an arrangement with Visa. With ING Pocket Perks, you can access cashback offers from select merchants ("Cashback Offers").</p> <p>Each Debit Card you hold will automatically be enrolled into ING Pocket Perks provided that you are at least 18 years old. This will happen:</p> <ul style="list-style-type: none"><li>▪ on the day that ING Pocket Perks first becomes available for any active Debit Card you hold at that time; or</li><li>▪ otherwise on the day that any Debit Card you hold is activated for any Debit Card you activate after ING Pocket Perks first becomes available.</li></ul>



**Note:** If you activate or reactivate any Debit Card between 31 May 2025 and 31 August 2025, there may be a delay in its automatic enrolment into ING Pocket Perks. However, you can manually enrol the Debit Card yourself by logging into mobile banking and 1. tapping the menu icon (three horizontal lines) in the top left corner, 2. selecting “Offers” and 3. selecting “ING Pocket Perks”. Once you do this, your Debit Card will be enrolled with immediate effect.

### *Cashback Offers*

ING Pocket Perks Cashback Offers are displayed in mobile banking. Unless you have requested not to receive marketing communications from us, these Cashback Offers may be personalised to you based on transaction and other data from your Debit Card activity, and will also be shared with you by email. Each Cashback Offer is subject to specific eligibility requirements set by the merchant providing the Cashback Offer (“Offer Terms”).

### *Redeeming Cashback Offers*

To redeem a Cashback Offer, you must make a purchase that meets each of the following requirements (a “Qualifying Purchase”):

- is a Debit Card purchase which is:
  - made with the merchant providing the Cashback Offer; and
  - processed through the Visa network; and
- satisfies each of the Offer Terms set out in the Cashback Offer.

For a Debit Card purchase to be processed through the Visa network, it must be completed by:

- selecting the ‘credit’ button or using Visa contactless for instore purchases; or
- entering your 16-digit Debit Card number for online purchases. Purchases that are made through a third party payment checkout service will not satisfy the requirements of a Qualifying Purchase (even where your Debit Card is linked to that payment checkout service).

Once you have completed a Qualifying Purchase the cashback under the Cashback Offer will be credited to the Everyday Account from which the Qualifying Purchase was processed.

Cashback is usually credited within 7 days of the Qualifying Purchase being fully processed (not pending), but in some cases, it may take up to 100 days depending on the merchant and the Offer Terms.

We may send you an email to let you know when you’ve made a Qualifying Purchase.

### *Opting out of personalised offers*

If you no longer wish to receive personalised ING Pocket Perks Cashback Offers, or communications about them, you can opt out of receiving marketing communications by clicking the unsubscribe link at the bottom of any marketing communication from ING. If you opt out, non-personalised Cashback Offers will continue to be available to you, and cashback will be paid if you make a Qualifying Purchase under any Cashback Offers. You will also continue to be able to access information about Cashback Offers in mobile banking.

### *Changes to your Debit Card or Everyday Account*

Any cashback that you earn under a Cashback Offer can only be credited to your Everyday Account if the Debit Card used to make the Qualifying Purchase is active and transactions into the Everyday Account are unrestricted at the time the cashback is paid.



This means:

- If the Debit Card used to make a Qualifying Purchase is subsequently cancelled, or replaced with a Debit Card with a new card number, any cashback earned under a Cashback Offer cannot be paid. However, your ability to use a replacement Debit Card to access future Cashback Offers will continue unchanged.
- If the Debit Card used to make a Qualifying Purchase is subsequently reissued and the card number remains the same (even if the CVV and expiry date change), any cashback earned under a Cashback Offer will be paid. Your ability to use a reissued Debit Card to access future Cashback offers will continue unchanged.
- If your Everyday Account is closed, your Debit Card will be cancelled and you will no longer be able to access ING Pocket Perks, and any cashback earned prior to the closure of your Everyday Account will not be paid.

#### *Our rights*

We may, acting reasonably, disable ING Pocket Perks on your Everyday Account or refuse to honour any Cashback Offer if:

- your Everyday Account is closed;
- we reasonably suspect that you have engaged in gaming, fraud, or other unlawful activity in your use of ING Pocket Perks;
- there is a material breach of the Account Terms by you; or
- we are otherwise authorised or compelled by law to do so.

If this occurs, we will let you know.

We may, acting reasonably, make changes to, or withdraw the availability of ING Pocket Perks. We will let you know if we do this.

In participating in ING Pocket Perks, you acknowledge that neither ING nor Visa will be a party to the purchase agreement between you and the merchant providing any Cashback Offer. Accordingly, as far as the law permits, neither ING nor Visa is liable for:

- any loss, damage, expenses or claim (whether direct, indirect or otherwise) in relation to any personal injury, death, false representation, damage or omission arising from or in connection with the access, or attempted access, of any Cashback Offer, or any goods or services provided in connection with any Cashback Offer; and
- any non-fulfilment or dispute arising from access, or attempted access, of any Cashback Offer.

If you have any questions or encounter any issues with ING Pocket Perks, please contact ING.

#### **Other rewards**

Separate to ING Pocket Perks, we may sometimes offer special promotional bonuses, credits reward or rebates ("**Promotions**"). The rates, duration, eligibility and other terms of any Promotions may be set out separately to these Account Terms. If you're eligible for a Promotion, the relevant bonus, credit, reward or rebate will be available to use the day after it is credited to your Everyday Account and will be shown in your statement of account.

In some cases, we may also automatically enter you into chance-to-win competitions ("**Prize Draws**"). There will be Terms and Conditions that apply to any Prize Draw, which will be set out separately to these Account Terms and will include information about prizes, competition periods, eligibility criteria, and the prize draw and claim process.



If you win a prize under a Prize Draw:

- we will contact you to let you know;
- we may publish your personal information (such as your name, state and postcode) on the ING website;
- you may incur tax liability in respect of the prize and you should seek independent tax advice; and
- you may refuse to accept any prize.

Should you seek to access any Promotion or Prize Draw in a manner that, in our reasonable opinion, is not satisfactory or in line with the intent of the offer, we may:

- place a stop or freeze on your Everyday Account
- close your Everyday Account;
- refuse to honour any Promotion or Prize Draw, or reclaim any benefit provided to you.

Any Promotion or Prize Draw may be withdrawn by us at any time, for any reason (subject to the terms of the Promotion or Prize Draw). We'll let you know if we do this.

We're also updating the '**Social security and tax implications**' section on page 21 with the following underlined changes:

Any cashbacks, bonuses, credits, rewards or rebates you receive, or any Prize Draw you win, may have social security implications that are particular to your personal circumstances. They may also have tax implications and you should discuss this with your tax adviser.

We're providing further detail on when we can:

- place a stop or freeze on your Everyday Account; and
- close your Everyday Account immediately or refuse to process any transactions.

The section titled '**What is a stop, freeze or delay**' starting on page 59 explains when we can place a stop or freeze on your Everyday Account. We're updating the ninth bullet point with the following underlined changes:

- you have not conducted your Everyday Account in a manner we reasonably determine to be satisfactory (including where we reasonably suspect that your Everyday Account is being used to cause harm to you or another person), or for any other reason we reasonably consider appropriate having regard to our legitimate business interests and/or the regulatory or reputational risk associated with not placing a stop or freeze on your Everyday Account (or not delaying certain transactions) as relevant;

Likewise, the section titled '**How your Everyday Account may be closed**' contains a list starting on page 62 of circumstances in which we may close your Everyday Account immediately, or refuse to process transactions. We're updating the twelfth bullet point with the following underlined changes:

- you have not conducted your Everyday Account in a manner we reasonably determine to be satisfactory (including where we reasonably suspect that your Everyday Account is being used to cause harm to you or another person), or for any other reason we reasonably consider appropriate to close the Everyday Account having regard to our legitimate business interests and/or the regulatory or reputational risk associated with not closing your Everyday Account;

We're providing further detail on clarifying when we'll give you notice of any changes that we make to the terms that apply to your Everyday Account.

The section titled '**We'll give you notice of any changes**' starting on page 65 explains when and how we provide notice of changes that we make to the terms of your Everyday Account. It includes a list of circumstances in which we'll give you at least 30 days' prior notice in writing of a change that we make. We're adding the following item to that list:

- other than changes to an interest rate, any change that we believe is unfavourable to you



We're updating the time it usually takes for cheques to be cleared where they're deposited via the Bank@Post service.	<p>We're updating the first paragraph of the section titled '<b>Clearance of cheques</b>' on page 25 with the following underlined change:</p> <ul style="list-style-type: none"><li>When a cheque is deposited to your Everyday Account, that money cannot be used or withdrawn until we've cleared the cheque and the money becomes 'cleared funds'. This usually takes 3 to 5 Business Days, or <u>8 Business Days</u> if deposited using the Bank@Post service</li></ul>
We're updating some definitions.	<p>In the section titled '<b>Explaining words in plain English</b>' starting on page 10, we're updating the following definitions:</p> <ul style="list-style-type: none"><li>The term '<b>Visa payWave</b>' will be replaced with '<b>Visa contactless</b>', but the meaning will remain the same.</li><li>The term '<b>Visa Debit Card</b>' will be replaced with '<b>Debit Card</b>', and the definition of the term will be updated to mean: <i>the physical or virtual card (which is linked to a digital wallet on a device) provided by us to you to use with your Everyday Account. This may be a Visa Debit or Visa Platinum Debit Card.</i></li></ul> <p>All references to these terms throughout the <b>Orange Everyday and Orange Everyday Youth Terms and Conditions</b> will be also be updated.</p> <ul style="list-style-type: none"><li>The definition of the term '<b>Code</b>' will be updated to mean: <i>your Access Code, PIN, any passcode you use to authenticate a transaction on your Everyday Account, and any additional security code we provide you to conduct certain transactions (including a one-time password provided by SMS to your registered mobile number) as a result of our Enhanced Security Measures.</i></li></ul>

Refer to the following table for details on some minor changes to the **Everyday Banking Fees and limits schedule**, **Apple Pay Terms and Conditions**, and **Google Pay Visa Debit and Credit Card Terms and Conditions** that are effective from 16 June 2025. These changes are being made for consistency with the changes to the **Orange Everyday and Orange Everyday Youth Terms and Conditions** described in the table above.

Document	Change details
Everyday Banking Fees and limits schedule	<p>References to '<b>Visa debit card</b>' will be updated to '<b>debit card</b>'.</p> <p>References to '<b>Visa payWave</b>' will be changed to '<b>Visa contactless</b>'.</p>
Apple Pay Terms and Conditions	<p>The definition of '<b>ING Card</b>' on page 2 will be updated to: your ING Orange Everyday debit card or ING Orange One credit card.</p>
Google Pay Visa Debit and Credit Card Terms and Conditions	<p>The title of this document will be updated to '<b>Google Pay Terms and Conditions</b>'.</p> <p>The definition of '<b>Card</b>' on page 2 will be updated to: your ING Orange Everyday debit card or ING Orange One credit cardd.</p>

All other terms of each of the **Orange Everyday and Orange Everyday Youth Terms and Conditions**, **Everyday Banking Fees and limits schedule**, **Apple Pay Terms and Conditions** and **Google Pay Visa Debit and Credit Card Terms and Conditions** remain unchanged.

## Where to get a copy

The updated **Orange Everyday and Orange Everyday Youth Terms and Conditions**, **Everyday Banking Fees and limits schedule**, **Apple Pay Terms and Conditions** and **Google Pay Visa Debit and Credit Card Terms and Conditions** will be available at [ing.com.au](https://ing.com.au) from 16 June 2025. The current versions of these documents are available until this date.

## Fees and limits schedule

Issue date: 18 November 2024

Some words in this document have special meanings. These are explained in the Orange Everyday and Orange Everyday Youth Terms and Conditions booklet. The fees and limits set out in this document apply to both Orange Everyday and Youth Accounts, unless otherwise indicated.

Fees		
Everyday transactions	Fees	Bonus/Rebates
<b>Monthly account keeping</b>	Free	
<b>Domestic ATM withdrawal</b> It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even if ING does not charge a fee for that transaction or enquiry.	Free	ATM operator fee rebates may be available for eligible customers. (See the <a href="#">Orange Everyday Benefits Schedule</a> for current details).
<b>Domestic ATM balance enquiry</b> It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even if ING does not charge a fee for that transaction or enquiry.	Free	
<b>BPAY</b>	Free	
<b>Pay anyone</b>	Free	
<b>EFTPOS transactions</b>	Free	
<b>Australia Post transactions</b>	Free	
<b>Bank cheque request sent via registered post</b>	Free	
<b>Dishonours</b>	Free	



Not-so-everyday transactions	Fees	Bonus/Rebates
Replacement Visa Debit card (within and outside Australia)	Free	
Emergency replacement Visa Debit card	Free	
Stop payment request on bank cheque	Free	
Replacement bank cheque	Free	
Australia Post cheque dishonours	Free	
Expedited bank cheque request	\$11.00	
<b>International ATM withdrawal</b> An ING International ATM withdrawal fee is charged by ING each time that you use your Orange Everyday account to access an ATM outside Australia. It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account in addition to the ING International ATM withdrawal fee, even if ING does not charge a fee for that transaction or enquiry.	\$5.00	Rebates on ING international ATM withdrawal fees may be available for eligible customers. (See the <a href="#">Orange Everyday Benefits Schedule</a> for current details).
<b>International Transaction</b> An International Transaction fee is charged by ING for each International Transaction posted to your Orange Everyday account, being a: <ul style="list-style-type: none"> <li>transaction in a foreign currency; or</li> <li>transaction in Australian dollars or a foreign currency, where: <ul style="list-style-type: none"> <li>the merchant or financial institution accepting the card is located outside of Australia; or</li> <li>the entity processing the transaction is located outside of Australia.</li> </ul> </li> </ul> The International Transaction fee is calculated and charged to your account at the point in time when the transaction settles. A transaction is settled when it is no longer in a 'pending' status, which may be a few business days after the transaction is made. <b>Warning:</b> You will not always know that a merchant or a processing entity is located outside Australia. It is important to note that merchants may charge you a separate fee for their services, in addition to any International Transaction fee charged by ING.	3.0% of the amount of the International Transaction.	Rebates on ING International Transaction fees may be available for eligible customers. (See the <a href="#">Orange Everyday Benefits Schedule</a> for current details).





Limits			
Withdrawal type	Transaction Type	Limit(s)	Things you should know
Pay anyone	For payments to other bank accounts	<p>A limit of \$5,000 per day, per account will automatically apply to pay anyone transactions.</p> <p>However, you can select a different limit of \$500, \$1,000, \$2,000, \$10,000, \$15,000 or \$20,000 per day, per account.</p> <p>Temporary one-day limit of up to your available account balance.</p>	<p>You can change your pay anyone limit through Mobile Banking, Online Banking or by calling us.</p> <p>You can also set temporary one-day limit amounts, through Mobile Banking or by calling us on 133 464.</p> <p>Note that temporary one-day limit transactions will apply from the time it is set, and that the transaction must be completed by midnight (Sydney time) of the day the one-day limit is set.</p>
	For pay anyone transactions made using the New Payments Platform, including Osko payments	\$5,000 per day, per account	<p>Payments made through the New Payments Platform (including Osko payments) are limited to \$5,000 in total per day per account.</p> <p>This limit operates as a sub-limit of the Pay anyone limit mentioned in the row above. So, if you make a payment using the New Payments Platform, the amount available for Pay anyone transfers that day will reduce by the same amount.</p> <p>If the Pay anyone limit on your account is less than \$5,000 per day, then the limit on daily payments using the New Payments Platform will be reduced to the same amount.</p>
	For payments made under Payto Payment Agreements	The available balance of the account	Each PayTo Payment Agreement has its own payment conditions. In some circumstances, the terms of the Payment Agreement may result in funds being deducted up to the balance of your account. It is important that you review the terms of each PayTo Payment Agreement before it is effective.
Cash out using Visa Debit Card	For cash out transactions at ATMs, Bank@Post and eftpos	\$2,200 per day, per account	Limit includes any ATM operator fees, even those we rebate. Other limits may be applied by the ATM operator, Bank@Post or a merchant.
Purchases using Visa Debit Card	For transactions made by selecting the 'Cheque' or 'Savings' option at a point of sale terminal	\$50,000 per day, per account	<p>A minimum purchase amount may be applied by the merchant.</p> <p><b>IMPORTANT:</b> As there are instances where large amounts of your account balance can be accessed, it's important to take extra precautions when sharing your Visa Debit card details, particularly if your account has a high balance or is used as an offset account. This includes not sharing codes with third parties.</p>
	For transactions made using Google Pay at a point of sale terminal	USD \$1,000 per transaction applies. For current exchange rates, refer to the <a href="#">Visa website</a>	
	<p>For transactions made using Visa payWave without a pin or signature</p> <p><b>Note:</b> When using Visa payWave, purchases under \$100 will not require a PIN or signature; for purchases of \$100 or more, simply enter your PIN or sign.</p>	Less than \$100 per transaction (other limits may apply outside of Australia)	
	<p>For all other transactions using Visa Debit Card or Visa Debit Card details</p> <p><b>Note:</b> This includes, but is not limited to purchases made when selecting 'Credit' at a point of sale terminal; online or phone purchases using your Visa Debit Card; Visa payWave transactions (PIN or sign); and purchases using Apple Pay (in store or online) or Google Pay (online).</p>	\$50,000 per day, per account	





## Limits

Withdrawal type	Transaction Type	Limit(s)	Things you should know
<b>BPAY payments</b>	For bill payments using BPAY	Set by the biller for individual BPAY payments	Billers with multiple Biller Codes may vary limits for each code. Limits may also depend on the type of account the payment is coming from (e.g. everyday account or a credit card).

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133 464

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Sydney NSW 2001  
(no stamp required)

