

Important changes to your Orange One Rewards Platinum – Cashback Terms and Conditions.

What’s happening?

Effective **15 October 2025**, we’re updating the **Orange One Rewards Platinum – Cashback Terms and Conditions** dated 16 June 2025 that apply to your Orange One Rewards Platinum credit card account.

We’re making these updates to:

- provide additional clarity regarding transactions that are ineligible for Cashback;
- clarify that you will not earn Cashback if your Orange One account or Autopay account are closed or suspended (except where your card is lost or stolen); and
- make you aware that Cashback payments may have a tax implication, and you should seek your own independent advice.

Summary of changes

Refer to the following table for details on the changes to the **Orange One Rewards Platinum – Cashback Terms and Conditions** that are effective from 15 October 2025:

Change summary	Change details
We’re providing additional clarity regarding transactions that are ineligible for Cashback.	We’re updating clause (a) within Section 4 ‘Ineligible transactions’ to read as follows: 4. Ineligible transactions Cashback will not be payable for any: (a) Cash Advances; or We’re also including a new definition within Section 7 ‘Interpretation’ which will read as follows: Cash Advance means a transaction on the Account which ING or Visa identifies as a cash advance. This may include transactions where you or an Additional Cardholder: ▪ withdraw physical cash (for example, an ATM withdrawal), ▪ purchase items that we consider are similar to cash (for example, foreign currency, traveller’s cheques, stored value cards or cryptocurrency), ▪ transfer funds to another account, stored value card or digital wallet, or ▪ pay for gambling or gaming services.

We're clarifying that you will not earn cashback if your account or Autopay account is closed or suspended (except where your card is lost or stolen) – and this includes any qualifying purchases that occurred in the last statement period in which you closed your account or Autopay account.	We're updating clause 6.1 within Section 6 'General' to read as follows. The additional sentence has been underlined: 6.1 You will not earn Cashback if your Account or Autopay Account is closed or suspended (except where your card is lost or stolen). <u>This includes any qualifying purchases that occurred in the last statement period in which you closed your Account or Autopay Account.</u>
We're making you aware that cashback rewards may have a tax implication, and you should seek your own independent advice.	We're adding a clause within Section 6 'General' which will read as follows: 6.4 Cashback payments may have a tax implication. Please seek your own independent advice.

All other terms of the **Orange One Rewards Platinum – Cashback Terms and Conditions** remain unchanged.

Where to get a copy

The updated **Orange One Rewards Platinum – Cashback Terms and Conditions** will be available at ing.com.au from 15 October 2025. The current version of this document is available until this date.





Time to read the fine print.

Orange One Rewards Platinum
– Cashback
Terms and Conditions
16 June 2025



1. Cashback Rewards

Orange One Rewards Platinum enables Cashback to be earned on every dollar spent on qualifying purchases using the Orange One Rewards Platinum Credit Card.

■ **1.1** Cashback Rewards is available on the Orange One Rewards Platinum Credit Card only.

2. Eligible spend

■ **2.1** You will earn 1% Cashback for purchases made, up to a maximum of \$30 per month per Account (other than purchases or transactions detailed in clause 4 below).

■ **2.2** Any purchases made by an Additional Cardholder will be eligible for Cashback, providing the maximum has not been reached (which is calculated across all cards) – note that rewards earned by Additional Cardholders will be credited to the primary cardholder's reward balance.

3. Cashback redemption

■ **3.1** Cashback will be calculated monthly and will be paid to your Autopay Account one calendar day after the Due Date.

■ **3.2** Cashback paid in the last statement period can be found on your statement of account.

■ **3.3** Cashback redemption does not affect calculation or payment of your Minimum Repayment, which continues in accordance with the Orange One Terms and Conditions.

4. Ineligible transactions

Cashback will not be payable for any:

(a) Cash transactions (including balance transfers, cash withdrawals from a ATM or over the counter at a bank or cash provider, pseudo cash transactions e.g. gambling, mobile phone top ups and foreign currency and travellers cheques), interest, default charges, insurance premiums and other fees and charges debited to your Account.



- (b) Amounts that are subsequently re-credited to your Account by way of refunds. Any purchases refunded to your Account will be removed from the total of your eligible cashback balance; or
- (c) Spending which, in any one month, exceeds your Credit Limit; or
- (d) BPAY transactions

5. Default

Cashback may be suspended and not earned:

- (a) If your Account is in arrears; or
- (b) If you exceed your Credit Limit; or
- (c) If you do not have an active Autopay Account for the Cashback to be paid into; or
- (d) If you enter into an arrangement with your creditors or are made bankrupt.

We also reserve the right to suspend Cashback for breaches of the Orange One Terms and Conditions, in circumstances where, in our reasonable opinion, it is appropriate to do so.

6. General

■ **6.1** You will not earn Cashback if your Account or Autopay Account is closed or suspended (except where your card is lost or stolen).

■ **6.2** We have no obligation to award Cashback for any reason outside of the qualifying purchases and we may remove or cancel any or all Cashback if we determine that it was awarded in error.

■ **6.3** We may at any time vary any of these terms and conditions, including the rate at which Cashback is paid, the maximum Cashback earn per month, redemption method, or withdraw the Cashback scheme by giving you 30 days advanced notice. Any change will be due to business, legal or operational reasons. If we change the way in which we calculate Cashback this will not affect the calculation in relation to any purchases you have made before the change takes effect.



7. Interpretation

In this document:

Account means the account accessed by your Orange One Rewards Platinum Credit Card

Additional Cardholder means any other person issued with an Orange One Rewards Platinum Credit Card for use on your Account

Autopay Account means the account you hold with us, other than the Account, you nominated to be linked to your Account

Cashback means the cashback earnings described in clause 2.1, and calculated and paid in accordance with clause 3.1

Cashback Rewards means the ability to earn cashback rewards on qualifying purchases using the Orange One Platinum Credit Card

Credit Rewards Limit means the current maximum amount of credit that may be obtained through your Account

Contact Centre means our customer service representatives available on 133 464. For contact hours, please visit [ing.com.au](https://www.ing.com.au)

Due Date means the date specified as such in your statement of account

Minimum Repayment means the amount specified as such in your statement of account

Orange One Rewards Platinum Credit Card means any Visa credit card we issue to you or an Additional Cardholder to access the Account

Orange One Terms and Conditions means the Orange One Terms and Conditions document, containing the terms and conditions of the contract for the Account





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