

Important changes to the terms and conditions of your Orange Everyday.

What’s happening?

Effective **15 October 2025**, we’re updating the:

- **Orange Everyday Terms and Conditions** dated 1 September 2025, and
- **Everyday Banking Fees and Limits Schedule** dated 16 June 2025,

which apply to your Orange Everyday account.

We’re making these updates to:

- reflect changes to the fees and associated benefits on the Orange Everyday (see ‘Changes to fees and benefits’ below),
- provide more detail about when we may set off or combine your accounts,
- note that we’re removing the option to make withdrawals by bank cheques from March 2026,
- clarify how and when we’ll notify you about changes to the terms and conditions that apply to your Orange Everyday,
- remove references to Orange Everyday Youth, and
- explain how and when you can dispute transactions through Online Banking.

Changes to fees and benefits

We’re making the following changes to the fees and benefits on the Orange Everyday from 15 October 2025:

- we’re removing the ING International Transaction fee,
- we’re removing the ING International ATM withdrawal fee,
- we’ll no longer rebate third party ATM fees, and
- we’re removing the monthly eligibility criteria to access the 1% utility bill cashback offer.

Because of these changes, we will remove the **Orange Everyday Benefits Schedule**, and make certain changes to the **Orange Everyday Terms and Conditions** and **Everyday Banking Fees and Limits Schedule** described in this notice.

Summary of changes

Refer to the following table for details on the changes to the **Everyday Banking Fees and Limits Schedule** effective 15 October 2025:

Change summary	Change details
We’re removing details about domestic ATM operator fee rebates.	We’re combining the rows titled ‘Domestic ATM withdrawal’ and ‘Domestic ATM balance enquiry’ to read as follows: Domestic ATM withdrawal & balance enquiry NOTE: Some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even though ING does not charge a fee for that transaction or enquiry. There may be options to withdraw cash out without incurring ATM operator fees.

We're updating the fee information for International ATM withdrawals and International Transactions.	The rows titled ' International ATM withdrawal ' and ' International Transaction ' will be moved to page 1, and it will read as follows:	
	Everyday transactions	Fees
	International ATM withdrawal NOTE: Some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even though ING does not charge a fee for that transaction or enquiry.	\$0
	International Transaction NOTE: Merchants may charge you a separate fee for their services. These fees apply to your account even though ING does not charge a fee for that transaction or enquiry.	\$0
We're clarifying that the limit for 'Cash out using Visa Debit Card' includes any third party ATM operator fees.	We're updating the ' Things you should know ' section of the row titled ' Cash out using Visa Debit Card ' to read as follows: Limit includes any ATM operator fees that are charged, these fees count towards the daily withdrawal limit. Other limits may be applied by the ATM operator, Bank@Post or a merchant.	

Refer to the following table for details on the changes to the **Orange Everyday Terms and Conditions** that are effective from 15 October 2025:

Change summary	Change details
We're updating the references to ATM fees to reflect the changes to fees and benefits on the Orange Everyday.	The section titled 'ATM Fees' on page 23 will be updated to read as follows: ATM fees No ING fees when using an ATM in Australia or overseas. We don't charge fees when you use your Orange Everyday to access an ATM in Australia or overseas. Operator fees when using an ATM in Australia or overseas Domestic ATM operators and overseas operators may charge you ATM operator fees. These fees will be debited from your Orange Everyday. We're also making updates to the section titled 'Fees' on page 63 to reflect that we will no longer be providing rebates on ATM operator fees, and will be decommissioning the Orange Everyday Benefits Schedule. It will read as follows: For a current list of transactions that may attract fees, please see the Everyday Fees and Limits Schedule on our website or you can ask for a copy by calling us on 133 464. Any fees payable will be debited to your Orange Everyday. Government charges. Any government charges will be debited from your Orange Everyday. For details of any current government charges that may apply, visit ing.com.au
We're including the terms of the 1% utility bill cashback offer, which are currently set out in the Orange Everyday Benefits Schedule.	We're adding a new section to '3. Money in my pocket please' titled '1% utility bill cashback' which will start on page 24 and read as follows: 1% utility bill cashback Subject to the terms below, you will receive 1% cashback on eligible utility bill payments. Eligible Utility Bill Payments The 1% utility bill cashback will apply to a utility bill payment if: ▪ it is a payment of a bill for the provision of gas, water and/or electricity services to Australian addresses only, and does not include any other products or services, or physical hardware to enable these services; and



- the payment is made from your Orange Everyday via BPAY, direct debit or PayTo only. The following payments are not eligible utility bill payments:
 - any other recurring payments made through ING Online Banking or using the ING Mobile Banking app; and
 - any utility bill payments made using your Debit Card; and
- it is a payment to a supplier included on ING's agreed supplier list, which is available at ing.com.au/everyday-banking/utility-bill-cashback and may be updated from time to time; and
- it is a payment for your own household or personal use only. Payments made for third parties or for commercial or business use are not eligible utility bill payments; and
- it is a payment for a utility bill that is:
 - in your name and/or your joint account holder's name; and
 - paid in respect of you and/or your joint account holder's residential address (as reflected in ING's records)

(together an 'Eligible Utility Bill Payment').

Utility bill cashback limits and payments

The amount of a utility bill cashback payment is calculated using a formula of:
[1% x Eligible Utility Bill Payment amount]

Utility bill cashback payments are **capped at a total of \$100 in a financial year (1 July to 30 June)** per Orange Everyday.

This means if you have already received a total of \$100 in utility bill cashback payments in a financial year, you will not receive any further cashback for that financial year, even if you continue to make Eligible Utility Bill Payments.

A utility bill cashback payment will be paid into the Orange Everyday from which the Eligible Utility Bill Payment was made. It is usually paid within 30 days from the date that the Eligible Utility Bill Payment is settled on your Orange Everyday. In some cases, it may take longer for the cashback payment to be made. If your Orange Everyday is closed, you will not receive Orange Everyday Benefits, even if you have satisfied the eligibility requirements.

A utility bill cashback payment will count towards the \$100 limit of the financial year in which the payment is made into your Orange Everyday.

We've also included 1% utility bill cashback in the Orange Everyday at a glance table on page 8.

We're removing the terms that give us the right to charge International Transaction fees on your Orange Everyday.

We're updating the section titled '**International Transactions on your Debit Card**' on page 39 to read as follows:

An International Transaction is any transaction:

- in a foreign currency; or
- in Australian dollars or a foreign currency, where:
 - the Merchant or financial institution accepting the card; or
 - the entity processing the transaction, is located outside of Australia.

You will not always know that a Merchant or a processing entity is located outside Australia.

ING does not charge fees for International Transactions. However, it is important to note Merchants may charge you a separate fee for their services in respect of an International Transaction.

When you use your Debit Card to make an International Transaction, Visa International converts the transaction into Australian dollars using:

- a rate Visa International selects from the range of rates in wholesale currency markets, as at the date they process the transaction. The rate they receive may vary from the rate they've selected; or
- a rate a government requires Visa International to apply to the conversion, as at the date they process the transaction.

Visa International may convert a foreign currency transaction into US dollars before converting it into Australian dollars.



We're making updates to reflect that we will no longer offer withdrawals via bank cheque from March 2026.	We're including the following wording under the section titled 'Making withdrawals by bank cheque' from page 44: IMPORTANT: Starting March 2026, you will no longer be able to make withdrawals from your Orange Everyday by bank cheque.
We're clarifying the circumstances in which we may set off your account balance or combine your accounts.	We're making updates in the section titled 'We may set-off or combine your accounts with us' from page 46 to read as follows: If you owe us money in connection with another ING account you hold in the same name (including a loan account or another Orange Everyday), we may without notice: ▪ set off the whole, or any part of, your Orange Everyday account balance against the amount you owe us; or ▪ combine your Orange Everyday with such other accounts. We may do this at any time and without prior notice to you, however we'll promptly inform you if we have exercised this right. We will act reasonably in exercising this right. We'll comply with any applicable requirements of the Code of Operation: Recovery of Debts from Customer Nominated Bank Accounts in receipt of Services Australia income support payments or Department of Veterans' Affairs payments, and the National Credit Code where it applies to any loan accounts.
We're make updates to reflect some change to actions you can take through Online Banking	We're making updates in the section titled 'Transactions via an interactive service' on page 50 to adjust the list of actions you can take through an Interactive Service. We're: ▪ adding: ▪ dispute certain transactions; ▪ amending the reference to cheque orders to read: ▪ order a bank cheque (NOTE: Cheque orders will no longer be available starting March 2026); We're also updating the section title 'Confirmation of transactions' on page 51 to include the details of how you can confirm your transactions through the ING app. This section will read as follows: Confirmation of transactions You can confirm Orange Everyday transactions by: ▪ logging in at ing.com.au, selecting "Accounts" and then selecting the relevant account; ▪ logging onto the mobile banking application and then selecting the relevant account; or ▪ calling one of our Customer Care Specialists on 133 464. We're also making updates to section title 'Concerns regarding your Debit Card' on page 100, to replace the final two paragraphs with the following: If you believe a transaction wasn't authorised log into online banking, select the relevant account from the "Accounts" menu, select the suspicious transaction in the transactions list, and select 'Dispute transaction'. Alternatively, you can dispute a transaction by calling us. NOTE: If your transaction dispute relates to if an unauthorised transaction that was processed more than once, or an ATM issue, you will need to call us.



We're clarifying how and when we'll make changes to the terms and conditions of the Orange Everyday.	We're making updates in the section titled 'We may change these conditions' from page 85 to read as follows: When we'll tell you about a change We'll give you at least 30 days prior notice (longer if required by legislation or any other code of conduct we subscribe to) of any changes to your Orange Everyday that: ▪ increases or introduces a new fee or charge ▪ introduces, removes or varies the daily or periodic transaction limits; ▪ introduces or varies bank fees or charges on your Orange Everyday; or ▪ any change that we believe is unfavourable to you. We will give you notice of other changes as soon as reasonably possible. In some circumstances, we may give you less notice or no notice of a change (including an unfavourable change) if: ▪ a government charge is introduced or varied, and it's not advertised by a government, government agency or representative body; or ▪ it is reasonable for us to manage a material and/or immediate risk. How we'll tell you about the change We may give you notice of any changes in writing (including electronically) or by advertising in the national or local media. We may provide notice electronically, including: - by email, or - publishing the notice on the mobile banking application and/or on our website - in which case we will send you a communication that directs you to the notice. If we need to restore or maintain the security of our systems or an Orange Everyday immediately, we may change your use and access to our Interactive Service or Debit Card without advance notice. This is subject to satisfying applicable legislative requirements.
We're removing references to: ▪ Orange Everyday Youth; and ▪ the Orange Everyday Benefits Schedule.	We're: ▪ removing all references to 'Orange Everyday Youth' and 'Youth Account'; ▪ replacing references to 'Everyday Account' with 'Orange Everyday'; and ▪ removing all reference to the 'Orange Everyday Benefits Schedule'.

All other terms of the **Orange Everyday Terms and Conditions** and the **Everyday Banking Fees & Limits Schedule** remain unchanged.

Where to get a copy

The updated **Orange Everyday Terms and Conditions** and the **Everyday Banking Fees & Limits Schedule** will be available at ing.com.au from 15 October 2025. The current versions of these documents are available until this date. The **Orange Everyday Benefits Schedule** will also be available until it is decommissioned on 15 October 2025.

Everyday Banking

Fees and limits schedule



Issue date: 16 June 2025

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
Monthly account keeping	Free	
Domestic ATM withdrawal 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 Orange Everyday Benefits Schedule for current details).
Domestic ATM balance enquiry 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	
BPAY	Free	
Pay anyone	Free	
EFTPOS transactions	Free	
Australia Post transactions	Free	
Bank cheque request sent via registered post	Free	
Dishonours	Free	



Not-so-everyday transactions	Fees	Bonus/Rebates
Replacement debit card (within and outside Australia)	Free	
Emergency replacement 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	
International ATM withdrawal 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 Orange Everyday Benefits Schedule for current details).
International Transaction An International Transaction fee is charged by ING for each International Transaction posted to your Orange Everyday account, being a: ▪ transaction in a foreign currency; or ▪ transaction in Australian dollars or a foreign currency, where: - the merchant or financial institution accepting the card is located outside of Australia; or - the entity processing the transaction is located outside of Australia. 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. Warning: 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 Orange Everyday Benefits Schedule for current details).



Limits			
Withdrawal type	Transaction Type	Limit(s)	Things you should know
Pay anyone	For payments to other bank accounts	A limit of \$5,000 per day, per account will automatically apply to pay anyone transactions. However, you can select a different limit of \$500, \$1,000, \$2,000, \$10,000, \$15,000 or \$20,000 per day, per account. Temporary one-day limit of up to your available account balance.	You can change your pay anyone limit through Mobile Banking, Online Banking or by calling us. You can also set temporary one-day limit amounts, through Mobile Banking or by calling us on 133 464. 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.
Payments using New Payments Platform	For pay anyone transactions made using the New Payments Platform, including Osko payments	\$5,000 per day, per account	Payments made through the New Payments Platform (including Osko payments) are limited to \$5,000 in total per day per account. 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. 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.
	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 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.

Table continued next page



Withdrawal type	Transaction Type	Limit(s)	Things you should know
Purchases using debit card	For transactions made by selecting the 'Cheque' or 'Savings' option at a point of sale terminal	\$50,000 per day, per account	A minimum purchase amount may be applied by the merchant. IMPORTANT: As there are instances where large amounts of your account balance can be accessed, it's important to take extra precautions when sharing your 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.
	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 Visa website	
	For transactions made using Visa contactless without a pin or signature Note: When using Visa contactless, purchases under \$100 will not require a PIN or signature; for purchases of \$100 or more, simply enter your PIN or sign.	Less than \$100 per transaction (other limits may apply outside of Australia)	
	For all other transactions using debit card or debit card details Note: This includes, but is not limited to purchases made when selecting 'Credit' at a point of sale terminal; online or phone purchases using your debit card; Visa contactless transactions (PIN or sign); and purchases using Apple Pay (in store or online) or Google Pay (online).	\$50,000 per day, per account	
BPAY payments	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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