do your thing

Things I should know.

Before I sign on the dotted line.

Credit Guide
25 July 2025

ING

Welcome!

Thank you for considering ING.

Before you accept our offer there are a few things we need to tell you, so please take some time to review this brochure.

About us

ING has been operating in Australia since 1999 and is wholly owned by ING Group. ING is a business name of ING Bank (Australia) Limited, ABN 24 000 893 292, Australian Credit Licence 229823. You will find our contact details on the back of this guide.

Our commitment to you

We will not enter into a credit contract with you, or increase the credit limit of an existing credit contract we have entered into with you (if applicable), if we determine that the contract or credit limit increase will be unsuitable for you because:

- it will not meet your requirements or objectives;
- it is likely you will not be able to comply with your financial obligations under the contract; or
- it is likely you would only be able to comply with your financial obligations under the contract with substantial hardship.

We do not currently offer credit limit increases for existing Orange One credit card and Personal Loan products.

Your rights

At any time before you enter into the credit contract or before we increase the credit limit of an existing credit contract with you (if applicable), you can request a copy of our assessment as to whether the credit contract will, in our view, be unsuitable for you. And, if you happen to need a copy in the future, our assessment will be available to you in writing any time within

7 years from the date we enter into the credit contract with you or increase the credit limit of an existing credit contract (if applicable). We'll try to get this information to you sooner but below are our turnaround times:

- within 7 business days if your request is made within 2 years of the date we entered into the credit contract with you or increased the credit limit of the existing credit contract with you;
- otherwise, within 21 business days of receiving your request.

There is no fee for providing a copy of our assessment.

Complaints and Concerns

We are committed to efficient, honest and fair treatment of our customers, particularly if something goes wrong. We welcome your feedback, and want to know straight away if we haven't met your expectations, you suspect an error, you have concerns about your products or services or we can improve our service to you in any way.

What to do if there is a concern

We're all ears

You should call us straight away on 133 464 (or if you're overseas please see the toll free numbers on ing.com.au/contact-us) if there is:

- a suspected error on your Account, including a statement of account; or
- any other problem concerning your Account or our Interactive Services.

Make a complaint or provide feedback

Your first point of contact for raising complaints and feedback is our customer complaints team. They will attempt to address your concerns and resolve your dispute.

- **You can email us** customer.complaints.au@ing.com

- **You can call us**
  Call 133 464 or if you're overseas please see the toll free numbers on ing.com.au/contact-us
- **Or write to us**
  ING - Complaints Resolution
  GPO Box 4094
  Sydney NSW 2001

Who else to contact

In the event that your complaint can't be resolved directly with ING, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Australian Financial Complaints Authority

phone: 1800 931 678 (free call)

online: www.afca.org.au

email: info@afca.org.au

post: Australian Financial Complaints Authority
GPO Box 3
Melbourne VIC 3001

Customer advocacy at ING

At ING, we want your experience with us to be positive – and that means addressing any issues you may have quickly and effectively. With this in mind, ING has appointed a Customer Advocate to oversee and improve the complaints resolution process, making sure customers get a fair investigation and response.

Our Customer advocacy charter can be found at: ing.com.au/pdf/customer_advocate_charter.pdf

Contact our Customer Advocate

Email: customer.advocate.au@ing.com

You can find more information on ING's complaints policy and process, including response timeframes which available at: ing.com.au/contact-us/complaints-disputes do your thing

Get in touch

Visit
ing.com.au/contact-us

Call
133 464

Mail
ING
Reply Paid 2682
Sydney NSW 2001
(no stamp required)