

Upcoming changes on Orange One accounts

What's happening?

The following changes to the fees and rebates applicable to the **Orange One** will take effect from **15 October 2025**:

- The **International Transaction fee** will change from 3% of the transaction amount, to \$0.
- The **International ATM Withdrawal fee** will change from \$5 to \$0.
- The **Rebate Offer - International Transaction fees** and **Rebate Offer - International ATM withdrawals** will be removed to reflect that these fees will no longer be charged. Access to these Rebate Offers will continue to apply up until 14 October 2025 for customers that met the eligibility criteria in the previous month.
- The **Rebate Offer - Domestic ATM withdrawals** will be removed as rebates on third party ATM operator fees will no longer be available. Access to this Rebate Offer will continue to apply up until 14 October 2025 for customers that met the eligibility criteria in the previous month.

Orange One

Fees and limits schedule



Issue date: 10 September 2025

Fees		
	Orange One	Orange One Platinum
Annual fee	\$48	\$149
Late payment fee	\$30	\$30
Over limit fee	\$0	\$0
Additional cardholder	\$10/year per additional card	\$10/year per additional card
Dishonours	\$0	\$0
Replacement card (in Australia or overseas)	Free	Free
Emergency replacement card	Free	Free
BPAY	Free	Free
Voucher request	\$10	\$10
Cash advance fee	The greater of \$3 or 3% of the cash advance amount	The greater of \$3 or 3% of the cash advance amount
International Transaction fee payable to us: - for all Transactions in a foreign currency; and - for all Transactions 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.	3% of transaction amount	3% of transaction amount
Domestic ATM Withdrawal fee NOTE: While ING does not charge fees for ATM withdrawals in Australia, some ATM operators will charge fees for transactions and enquiries carried out at their ATMs. These Domestic ATM operator fees will be charged to your account.	\$0	\$0
International ATM Withdrawal fee An ING International ATM Withdrawal fee is charged by ING each time you use your Orange One account to access an ATM outside of Australia. NOTE: Some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs, and these international ATM operator fees apply to your account in addition to the ING International ATM Withdrawal fee. This may occur even if ING does not charge a fee for that transaction or enquiry.	\$5	\$5

Orange One annual fee and additional cardholder fee waiver for Orange Advantage home loan customers

If you are an Orange One accountholder and you have an Orange Advantage home loan, we'll waive Orange One annual and any additional cardholder fees on your Orange One credit card for the life of the home loan. However, any annual or additional cardholder fees will be charged on Orange One products when you no longer hold an Orange Advantage home loan.



Fee Rebate offers

Eligibility Criteria

The Fee Rebate offers set out below will apply to your Orange One account for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external source to any personal ING account in your name (excluding Living Super and Orange One); and
- make at least 5 card purchases that are settled (and not at a 'pending status') using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions).

Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Android Google Pay transactions made with an Orange Everyday Visa card, Orange One or Orange One Platinum Visa card or Nil Interest Visa card provided with an eligible ING home loan. When using the phrase 'settled' card purchases in a month, we mean that the purchases made on your card must be fully processed by the end of the last day of that month. Card purchases made in store or online this current calendar month which are at a 'pending status' and do not settle until the next calendar month do not count towards the 5 card purchases needed this current calendar month.

If eligible, the offer applies to all accounts held in your name (including in respect of any additional cardholder). When determining if you are eligible under the offer, we also take into account the behaviour of any of your joint account holders or additional cardholders.

If you hold an ING Home Loan, you do not need to meet the eligibility requirements set out above. You are automatically eligible for the Fee Rebates offers set out below.

ING can change or withdraw this offer at any time with notice.

Offer details	Orange One	Orange One Platinum
Rebate Offer - International Transaction fees If eligible, ING will rebate the International Transaction fee immediately after it is charged. Note that merchants may charge you a separate fee for their services (which is not rebated under this offer).	100% rebate of ING International Transaction fee when eligibility criteria is met.	100% rebate of ING International Transaction fee when eligibility criteria is met.
Rebate Offer – Domestic ATM withdrawals If eligible, ATM operator fees will be rebated immediately following the transaction. Under this offer, ING will not rebate the ING cash advance fee.	100% rebate of domestic ATM operator fees when eligibility criteria is met.	100% rebate of domestic ATM operator fees when eligibility criteria is met.
Rebate Offer - International ATM withdrawals If eligible, ING will rebate the ING International ATM withdrawal fee. ATM transactions outside Australia, including any fees charged for them, can take up to 5 days to finalise. Under this offer, ING will not: ▪ rebate ATM fees charged by the international ATM operator; or ▪ rebate the ING cash advance fee.	100% rebate of ING international ATM fees when eligibility criteria is met.	100% rebate of ING international ATM fees when eligibility criteria is met.



Limits		
	Orange One	Orange One Platinum
Minimum credit limit	\$1,000	\$6,000
Maximum credit limit	\$30,000	\$30,000
Cash advances	10% of the credit limit, up to a maximum of \$500. It's important to note that any ATM operator fees that are charged are included in the value of a Cash Advance.	Maximum of \$500. It's important to note that any ATM operator fees that are charged are included in the value of a Cash Advance.
BPAY payments	Set by the biller for individuals 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).	Set by the biller for individuals 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).
Purchases using Visa payWave without a PIN	Under \$100 in Australia (other limits may apply outside of Australia).	Under \$100 in Australia (other limits may apply outside of Australia).
Transactions made using Google Pay at a point of sale terminal	USD \$1000 per transaction. For current exchange rates, refer to the Visa website .	USD \$1000 per transaction. For current exchange rates, refer to the Visa website .
All other transactions using your Visa Credit Card or Card Details	The available balance of the Account, up to the Credit Limit (see section 7 of the Orange One Terms and Conditions for more information about your Credit Limit).	The available balance of the Account, up to the Credit Limit (see section 7 of the Orange One Terms and Conditions for more information about your Credit Limit).

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