

Everyday Banking

Fees and limits schedule



Issue date: 20 September 2018

Some Terms 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

Rebate offers for Orange Everyday customers

For an Orange Everyday customer, the following eligibility criteria apply to each of the Domestic ATM Fee Rebate Offer, the Global ATM Fee Rebate Offer and the International Transaction Fee Rebate Offer (the **Orange Everyday Eligibility Criteria**). Each offer will apply for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external bank account 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 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 calendar 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. 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 during the current calendar month.

Rebate offers for Youth Account customers

If you're a Youth Account customer, you don't have to satisfy the Orange Everyday Eligibility Criteria to receive the Domestic ATM Fee Rebate Offer, the Global ATM Fee Rebate Offer and the International Transaction Fee Rebate Offer.

Everyday transactions	Fees	Bonus/Rebates
Monthly account keeping	Free	
Domestic ATM Fee Rebate Offer - Orange Everyday Offer will apply for the next calendar month when you meet the Orange Everyday Eligibility Criteria during the current calendar month. If you satisfy the Orange Everyday Eligibility Criteria under the offer, for ATMs in Australia – any ATM fee charged by the ATM operator is rebated immediately following the transaction. This offer applies to all Orange Everyday accounts held in your name (either single or joint account). This offer may be changed or withdrawn at ING's sole discretion.		100% rebate of ATM operator fee when Orange Everyday Eligibility Criteria is met
Domestic ATM Fee Rebate Offer - Youth Accounts Under the offer, for ATMs in Australia – any ATM fee charged by the ATM operator is rebated (paid back) immediately following the transaction; and this offer applies to all Youth Accounts held in your name. This offer may be changed or withdrawn at ING's sole discretion.		100% rebate of ATM operator fee when you hold a Youth Account
Domestic ATM Fee Rebate for ING Home Loan Customers - Orange Everyday Under the offer, for as long as you hold an ING Home Loan, for ATMs in Australia used to perform a transaction using your Orange Everyday account – any ATM fee charged by the ATM operator is rebated immediately following the transaction. This offer applies to all Orange Everyday accounts held in your name (either single or joint account). This offer may be changed or withdrawn at ING's sole discretion.		100% rebate of ATM operator fee when you hold an ING Home Loan
BPAY	Free	
Pay anyone	Free	
EFTPOS transactions	Free	
Cash Out Bonus For cash withdrawals of \$200 or more at point-of-sale terminals only - e.g. EFTPOS and related facilities		\$0.50
Australia Post transactions	Free	
Bank cheque request sent via registered post	Free	
Dishonours	Free	

Not-so-everyday transactions	Fees	Bonus/Rebates
Replacement Visa Debit card (within Australia)	Free	
Replacement Visa Debit card (outside Australia)	Free	
Emergency replacement Visa Debit card	Free	
Stop payment request on bank cheque	Free	
Replacement bank cheque	Free	
Token issue	Free	
Replacement token	Free	
Australia post cheque dishonours	Free	
Expedited bank cheque request	\$11.00	
Voucher request	\$10.00	
Overdrawn amount – interest rate per annum - Orange Everyday only	10.00%	
International ATM withdrawal	\$2.50	
<p>Global ATM Fee Rebate Offer - Orange Everyday</p> <p>Offer will apply for the next calendar month when you meet the Orange Everyday Eligibility Criteria during the current calendar month.</p> <p>If you satisfy the Orange Everyday Eligibility Criteria under the offer, for ATMs outside Australia – ING will rebate the International ATM withdrawal fee of \$2.50 immediately after it is charged and rebate any ATM fee charged by the ATM operator at settlement of the transaction. While the transaction is pending the amount of the acquirer fee will be deducted from your available balance and will be reinstated after the transaction is finalised. ATM transactions outside Australia can take up to 5 business days to finalise. The offer applies to all Orange Everyday accounts held in your name (either single or joint account).</p> <p>This offer may be changed or withdrawn at ING's sole discretion.</p>		100% rebate of ATM fee (both ING International ATM withdrawal fee and ATM operator fee) when Orange Everyday Eligibility Criteria is met
<p>Global ATM Fee Rebate Offer - Youth Accounts</p> <p>Under the offer, for ATMs outside Australia - ING will rebate (pay back) the International ATM withdrawal fee of \$2.50 immediately after it is charged and rebate (pay back) any ATM fee charged by the ATM operator at settlement of the transaction. While the transaction is pending the amount of the acquirer fee will be deducted from your available balance and will be reinstated after the transaction is finalised. ATM transactions outside Australia can take up to 5 business days to finalise. The offer applies to all Youth Accounts held in your name.</p> <p>This offer may be changed or withdrawn at ING's sole discretion.</p>		100% rebate of ATM fee (both ING International ATM withdrawal fee and ATM operator fee) when you hold a Youth Account
<p>Global ATM Fee Rebate for ING Home Loan Customers - Orange Everyday</p> <p>For as long as you hold an ING Home Loan, Under the offer, for ATMs outside Australia used to perform a transaction on an Orange Everyday account – ING will rebate the International ATM withdrawal fee of \$2.50 immediately after it is charged and rebate any ATM fee charged by the ATM operator at settlement of the transaction. While the transaction is pending the amount of the acquirer fee will be deducted from your available balance and will be reinstated after the transaction is finalised. ATM transactions outside Australia can take up to 5 business days to finalise. This offer applies to all Orange Everyday accounts held in your name (either single or joint account).</p> <p>This offer may be changed or withdrawn at ING's sole discretion.</p>		100% rebate of ATM fee (both ING International ATM withdrawal fee and ATM operator fee) when you hold an ING Home Loan
<p>International Transaction</p> <ul style="list-style-type: none"> ▪ for transactions in a foreign currency ▪ for transactions in Australian dollars or a foreign currency, where: <ul style="list-style-type: none"> - the merchant or financial institution accepting the card is located outside of Australia; or - the entity processing the transaction is located outside of Australia. 	2.5% of the amount of the International Transaction	
<p>International Transaction Fee Rebate Offer - Orange Everyday</p> <p>Offer will apply for the next calendar month when you meet the Orange Everyday Eligibility Criteria during the current calendar month.</p> <p>If you satisfy the Orange Everyday Eligibility Criteria, under the offer ING will rebate the International Transaction fee of 2.5% of the amount of the international transaction immediately after it is charged. This offer applies to all Orange Everyday accounts held in your name (either single or joint account).</p> <p>Merchants may charge you a separate fee for their services (which is not rebated under this offer).</p> <p>This offer may be changed or withdrawn at ING's sole discretion.</p>		100% rebate of International Transaction Fee of 2.5% of the amount of the International Transaction when Orange Everyday Eligibility Criteria is met

Not-so-everyday transactions	Fees	Bonus/Rebates
<p>International Transaction Fee Rebate Offer – Youth Accounts</p> <p>Under the offer, ING will rebate (pay back) the International Transaction fee of 2.5% of the amount of the international transaction immediately after it is charged.</p> <p>This offer applies to all Youth accounts held in your name. This offer may be changed or withdrawn at ING's sole discretion.</p>		100% rebate of International Transaction Fee of 2.5% of the amount of the International Transaction when you hold a Youth Account
<p>International Transaction Fee Rebate Offer for ING Home Loan Customers – Orange Everyday</p> <p>Under the offer, for as long as you hold an ING Home Loan, for International Transactions performed using an Orange Everyday account – ING will rebate the International Transaction fee of 2.5% of the amount of the International Transaction immediately after it is charged. Merchants may charge you a separate fee for their services (which is not rebated under this offer). This offer applies to all Orange Everyday accounts held in your name (either single or joint account).</p> <p>This offer applies may be changed or withdrawn at ING's sole discretion.</p>		100% rebate of International Transaction Fee of 2.5% of the amount of the International Transaction when you hold an ING Home Loan

Limits		
Withdrawal type	Limit(s)	Things you should know
Pay anyone (transfer to other bank accounts)	\$500, \$1,000, \$2,000, \$5,000, \$10,000, \$15,000 or \$20,000 per day, per account Temporary one-day limit of up to your available account balance	To set temporary one-day limit amounts, you can call us 24/7 on 133 464. All other limits can be requested using Online Banking. Note that temporary one-day limit transactions can only be completed online, and that the transaction must be completed by midnight (Sydney time) of the day the limit is set.
Payments using New Payments Platform (including Osko payments)	\$1,000 per day, per account	Payments made through the New Payments Platform (including Osko payments) are limited to \$1,000 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 \$1,000 per day, then the limit on daily payments using the New Payments Platform will be reduced to the same amount.
Cash out using Visa Debit Card	\$2,200 per day, per account	Includes cash out at ATMs, Bank@Post and EFTPOS. 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	'Cheque' or 'Savings' \$5,000 per day, per account 'Credit' is the balance of the account	A minimum purchase amount may be applied by the merchant. A PIN may not be needed for purchases under \$35 on some terminals (simply select "Credit").
Purchases using Visa payWave	Under \$100 in Australia (other limits may apply outside of Australia)	Applies to Visa payWave purchases under \$100 where no PIN or signature is required. For purchases of \$100 or more, simply enter your PIN or sign _ see daily limits above.
BPAY payments	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).
Bank cheques	Maximum amount is balance of account	When ordering a bank cheque online, the minimum amount is \$1,000 per cheque. For other amounts, call us 24/7 on 133 464.

Note: 'per day' means each day ending at approximately midnight Sydney time. Smaller limits may apply due to system failures or maintenance for cash out, payments and purchases.

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