

## Important changes to your Orange Everyday Terms and Conditions.

### What’s happening?

Effective **15 December 2025**, we’re updating the **Orange Everyday Terms and Conditions** dated 15 October 2025.

We’re making these changes to:

- **include the terms and conditions that will apply to Click to Pay**, Visa’s online checkout service where Debit Card holders can make purchases at participating merchants using stored card information. Only active Debit Cards that are linked to an active Orange Everyday as at 29 January 2026 will be enrolled for the Click to Pay service between 2 February 2026 and 28 February 2026, provided the card remains active over this period. For all other Debit Cards, enrolment will occur at a later date; and
- **clarify that an ‘interactive phone service’ means** our ‘self-service telephone banking accessed via touch tone phone’, and that this service will be **discontinued from 1 February 2026**.

### Summary of changes

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

Change summary	Change details
We’re including new terms and conditions that will apply to the Click to Pay service, and specifying which Debit Cards will and won’t be automatically enrolled for the service.	<p>In the section titled <b>‘Making withdrawals’</b> starting on page 34, we’re adding a new sub-section as follows:</p> <p><b>Using Click to Pay</b></p> <p>Click to Pay is Visa’s express online checkout experience. It allows you to make online payments to participating merchants with your Debit Card without having to type out all of your card details.</p> <p><b>Enrolment</b></p> <p>In order to use Click to Pay with your Debit Card, your Debit Card must be enrolled into the Click to Pay service.</p> <p>ING will enrol any active Debit Card linked to an active Orange Everyday into the Click to Pay Service. We will do this by sharing the following information (‘CTP Profile Information’) with Visa:</p> <ul style="list-style-type: none"><li>▪ the name on your Debit Card;</li><li>▪ your Debit Card number and expiry date; and</li><li>▪ personal details we hold on file for you, including your first and last name, your mobile number, your email address and your mailing and/or billing address.</li></ul> <p>Visa uses the CTP Profile Information to either:</p> <ul style="list-style-type: none"><li>▪ create your profile on the Click to Pay service (‘CTP Profile’) and connect your Debit Card to it; or</li><li>▪ connect your Debit Card to your existing CTP Profile.</li></ul>

Any active Debit Card linked to an active Orange Everyday as at 29 January 2026 will be enrolled between 2 February 2026 and 28 February 2026. Please note that for enrolment to be successful, both the Debit Card and the Orange Everyday it is linked to must remain active between 2 February 2026 and 28 February 2026.

For all other Debit Cards, enrolment will occur at a later date. We will let you know when this will occur.

You may enrol your Debit Card into the Click to Pay service directly with Visa. However, once we enrol your Debit Card into the Click to Pay service:

- any agreement between you and Visa regarding the Click to Pay service will be void, and these Terms and Conditions will apply instead; and
- you will no longer be able to enrol it into Click to Pay directly with Visa.

### Using Click to Pay

Your CTP Profile Information will be used within the Click to Pay service to automatically complete fields in online check out forms with participating merchants.

In using the Click to Pay service, you warrant that:

- the CTP Profile Information that we hold about you is yours;
- you have the authority to use the Debit Card linked to your CTP Profile; and
- the CTP Profile Information is correct, complete and up to date.

Visa, participating merchants and other third parties may use and share your CTP Profile Information about a transaction, including to complete the transaction.

In using the Click to Pay service with your Debit Card, you agree that you will not:

- use Click to Pay in any way that is not permitted by law;
- disrupt or interfere with the security or operation of, or otherwise abuse, any part of the Click to Pay service;
- attempt to access any part of the Click to Pay service without authorisation;
- use Click to Pay in any way that could be considered defamatory, abusive, vulgar, hateful, harassing, obscene, profane, threatening, invasive of a person's privacy, or in violation of any third party rights;
- use Click to Pay in any way that could be considered defamatory, abusive, vulgar, hateful, harassing, obscene, profane, threatening, invasive of a person's privacy, or in violation of any third party rights;
- reproduce Click to Pay in any form, or store or incorporate Click to Pay in any information retrieval system;
- copy, emulate, clone, rent, lease, sell, commercially exploit, modify, decompile, disassemble, distribute, reverse engineer or transfer Click to Pay or any portion thereof; or
- use any device, software or routine to interfere or attempt to interfere with the proper working of Click to Pay and/or take any action that imposes an unreasonably or disproportionately large burden on the Click to Pay system, as determined by Visa in its sole discretion.

### Changes

Visa may make changes to the Click to Pay service from time to time. Your continued use of the Click to Pay service will be taken as acceptance of those changes. ING may make updates to these Terms and Conditions to reflect any such changes. If you don't agree to any updates, you must discontinue use of the Click to Pay service.

### Liability

In using Click to Pay, you acknowledge that neither ING nor Visa is a party to any transaction with a merchant that is made using Click to Pay. As far as the law permits, neither ING nor Visa (or any of its affiliates) will be liable for any damages, claims or losses (direct, indirect or otherwise) arising from, or in connection with, the Click to Pay service.



We're updating the definition of **'Interactive Service'** to clarify that an 'interactive phone service' means our 'self-service telephone banking accessed via touch tone phone', and to provide an update that this service will be discontinued from 1 February 2026.

We are also making other wording updates to support this.

In the section titled **'Explaining words in plain English'** starting on page 10, the definition of **'Interactive Service'** will be updated to mean:

any service where you can access your accounts electronically using a secret code, such as an Access Code and/or your Identifiers. It includes our self-service telephone banking accessed via touch tone phone, mobile banking and the ING website. Please note that self-service telephone banking via touch tone phone will be discontinued from 1 February 2026.

Other relevant wording updates have also been made in the **Orange Everyday Terms and Conditions** to provide this clarification and update.

All other terms of the **Orange Everyday Terms and Conditions** remain unchanged.

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## Where to get a copy

The updated **Orange Everyday Terms and Conditions** will be available at [ing.com.au](https://ing.com.au) from 15 December 2025. The current versions of these documents are available until this date.

