

Notice to Orange One customers

Important changes to your Orange One Terms and Conditions.

What's happening?

Effective **1 April 2026**, we're making changes to the **Orange One Terms and Conditions** dated 15 December 2025.

If there are any additional cardholders on your Orange One credit card account, please ensure that you communicate these updates with them.

We're making these updates to:

- clarify the term **Due Date** to mean the date as determined by Australian Eastern Standard Time and Australian Eastern Daylight Time.
- clarify the term **Interactive Services**.
- add a term defining **Sanctions Laws** or **Sanctions Obligations** and clarifying our obligations and your responsibilities.
- clarify that we may suspend or terminate access to Interactive Services if you are travelling to or reside in a sanctioned jurisdiction.
- clarify how Pocket Perks enrolment works.
- clarify how we'll apply refunds to balances owing under your account.
- more closely reflect what will occur when we receive funds into the account as a result of a refund, reversal or Pocket Perks cashback, between the statement date and the due date.
- clarify what happens when funds are received into your account which results in your account having a positive balance.
- advise that Visa contactless transactions up to \$200 may not require a PIN, depending on the merchant.
- make minor grammatical corrections throughout the document.

Summary of changes

Refer to the following table for details on the changes to the **Orange One Terms and Conditions** that are effective from 1 April 2026:

Change summary	Change details
We're clarifying the term Due Date to mean the date as determined by Australian Eastern Standard Time and Australian Eastern Daylight Time.	We're updating the definition of the term Due Date in clause 1.1 to: Due Date means the date using Australian Eastern Standard Time (AEST) and Australian Eastern Daylight Time (AEDT) specified as such in your statement of account, which is typically 15 days after the end of the Statement Cycle to which the statement of account relates.
We're clarifying the term Interactive Services .	We're updating the definition of the term Interactive Services in clause 1.1 to: Interactive Services means any service where you or an Additional Cardholder can access your accounts electronically using a secret code, such as an Access Code and/or your Identifiers. It includes mobile banking and the ING website.



<p>We're adding a term defining Sanctions Laws or Sanctions Obligations and updating our terms and conditions to clarify our obligations and your responsibilities.</p> <p>This includes clarifying what steps we can take when you are in default, and when we may refuse to process a transaction, refuse to provide further credit, or cancel your credit cards.</p> <p>We're also clarifying that we may suspend or terminate access to Interactive Services if you are travelling to or reside in a sanctioned jurisdiction.</p>	<p>We're adding the term Sanctions Laws or Sanctions Obligations in clause 1.1:</p> <p>Sanctions Laws or Sanctions Obligations means any Australian or international laws, regulations, rules or government directives relating to the imposition, implementation or enforcement of economic or trade sanctions, restrictions or prohibitions. This includes, without limitation, laws administered by the Australian Government (such as the Autonomous Sanctions Act 2011 (Cth) and associated regulations), as well as sanctions laws and regulations administered by foreign authorities (including the United Nations, the United States Office of Foreign Assets Control (OFAC), the European Union, and the United Kingdom).</p> <p>The following clauses have been updated to include a reference to Sanctions Laws:</p> <ul style="list-style-type: none"> - We can refuse to process a Transaction – clause 6.3 - We may decide not to provide further credit or cancel Visa Credit Cards – clause 15.6 - When are you in default? – clause 16.1 <p>We have updated clause 21.22 to reflect that we may suspend or terminate access to Interactive Services at any time if you are travelling to or residing in a sanctioned jurisdiction. A list of sanctioned jurisdictions may be found on our website.</p>
<p>We're clarifying how Pocket Perks enrolment works.</p>	<p>We're clarifying how Pocket Perks enrolment works in the following clause:</p> <ul style="list-style-type: none"> ▪ 6.39 ING Pocket Perks <p>ING Pocket Perks is a rewards program for Orange One Credit Card holders. With ING Pocket Perks, you can access cashback offers from select merchants ("Cashback Offers") may be available. The details are set out below.</p> <p>Each Visa Credit Card issued under your Account will be enrolled into ING Pocket Perks. This will ordinarily happen within 24 hours of the Visa Credit Card being activated, however in some rare cases there may be a delay of up to 90 days. You can enrol the Visa Credit Card yourself by logging into mobile banking and navigating to your card, then selecting "ING Pocket Perks". Once you do this, your Visa Credit Card will be enrolled with immediate effect.</p>
<p>We're clarifying how we treat refunds, reversals and Pocket Perks cashbacks that are credited to your account.</p>	<p>We're updating clauses 11.17 and 11.18 to read as follows:</p> <ul style="list-style-type: none"> ▪ 11.17 When we'll adjust the balance of your Account <p>We may adjust the balance of your Account (which may include backdating debits or credits, or making other corrections) to ensure that it accurately reflects the legal position between you and us. For example, we'll make changes to take into account any processing error, dishonoured payment, or refunds or corrections to your Account (including in the event of a payment being mistakenly directed to your Account).</p> <ul style="list-style-type: none"> ▪ 11.18 Refunds and reversals <p>Refunds, reversals and Pocket Perks cashbacks will not be treated as payments for the purposes of clause 12. Instead, we'll apply any refund, reversal or Pocket Perks cashback to any balance owing under your Account at our discretion.</p>
<p>We're clarifying what happens when funds are received into your account which result in your account having a positive balance.</p>	<p>We're updating clause 12.4 to read as follows:</p> <ul style="list-style-type: none"> ▪ 12.4 Account credits that result in a positive balance <p>If funds are received into your Account that result in your Account having a positive balance, we'll credit that amount to your Account. At the end of that day, we'll transfer to your Autopay Account the amount by which your Account is in credit, less the amount of any Transaction that has been effected but not yet processed to your Account.</p>



We're updating information about Visa contactless transactions without a PIN, to advise that contactless transactions up to \$200 may not require a PIN, depending on the merchant.

We're updating the transactions limits table below in clause 18.3:

Transaction	Limit
Visa contactless Transactions without a PIN	<ul style="list-style-type: none">Contactless transactions of \$200 or under may not require a PIN depending on the merchant.Other limits may apply outside of Australia.

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

Where to get a copy

The updated **Orange One Terms and Conditions** will be available at ing.com.au from 1 April 2026. The current version of this document is available until this date.

