

Notice to Orange Everyday customers



Important changes to the terms and conditions of your Orange Everyday.

What's happening?

Effective **15 October 2025**, we're updating the:

- **Orange Everyday Terms and Conditions** dated 1 September 2025, and
 - **Everyday Banking Fees and Limits Schedule** dated 16 June 2025,
- which apply to your Orange Everyday account.

We're making these updates to:

- reflect changes to the fees and associated benefits on the Orange Everyday (see 'Changes to fees and benefits' below),
- provide more detail about when we may set off or combine your accounts,
- note that we're removing the option to make withdrawals by bank cheques from March 2026,
- clarify how and when we'll notify you about changes to the terms and conditions that apply to your Orange Everyday,
- remove references to Orange Everyday Youth, and
- explain how and when you can dispute transactions through Online Banking.

Changes to fees and benefits

We're making the following changes to the fees and benefits on the Orange Everyday from 15 October 2025:

- we're removing the ING International Transaction fee,
- we're removing the ING International ATM withdrawal fee,
- we'll no longer rebate third party ATM fees, and
- we're removing the monthly eligibility criteria to access the 1% utility bill cashback offer.

Because of these changes, we will remove the **Orange Everyday Benefits Schedule**, and make certain changes to the **Orange Everyday Terms and Conditions** and **Everyday Banking Fees and Limits Schedule** described in this notice.

Summary of changes

Refer to the following table for details on the changes to the **Everyday Banking Fees and Limits Schedule** effective 15 October 2025:

| Change summary | Change details |
|---|---|
| We're removing details about domestic ATM operator fee rebates. | <p>We're combining the rows titled 'Domestic ATM withdrawal' and 'Domestic ATM balance enquiry' to read as follows:</p> <p>Domestic ATM withdrawal & balance enquiry</p> <p>NOTE: Some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even though ING does not charge a fee for that transaction or enquiry. There may be options to withdraw cash out without incurring ATM operator fees.</p> |



| | | |
|--|---|-------------|
| We're updating the fee information for International ATM withdrawals and International Transactions. | The rows titled ' International ATM withdrawal ' and ' International Transaction ' will be moved to page 1, and it will read as follows: | |
| | Everyday transactions | Fees |
| | International ATM withdrawal NOTE: Some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even though ING does not charge a fee for that transaction or enquiry. | \$0 |
| | International Transaction NOTE: Merchants may charge you a separate fee for their services. These fees apply to your account even though ING does not charge a fee for that transaction or enquiry. | \$0 |
| We're clarifying that the limit for 'Cash out using Visa Debit Card' includes any third party ATM operator fees. | We're updating the ' Things you should know ' section of the row titled ' Cash out using Visa Debit Card ' to read as follows: Limit includes any ATM operator fees that are charged, these fees count towards the daily withdrawal limit. Other limits may be applied by the ATM operator, Bank@Post or a merchant. | |

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

| Change summary | Change details |
|--|---|
| We're updating the references to ATM fees to reflect the changes to fees and benefits on the Orange Everyday. | <p>The section titled 'ATM Fees' on page 23 will be updated to read as follows:</p> <p>ATM fees No ING fees when using an ATM in Australia or overseas. We don't charge fees when you use your Orange Everyday to access an ATM in Australia or overseas.</p> <p>Operator fees when using an ATM in Australia or overseas Domestic ATM operators and overseas operators may charge you ATM operator fees. These fees will be debited from your Orange Everyday.</p> <p>We're also making updates to the section titled 'Fees' on page 63 to reflect that we will no longer be providing rebates on ATM operator fees, and will be decommissioning the Orange Everyday Benefits Schedule. It will read as follows: For a current list of transactions that may attract fees, please see the Everyday Fees and Limits Schedule on our website or you can ask for a copy by calling us on 133 464.</p> <p>Any fees payable will be debited to your Orange Everyday.</p> <p>Government charges. Any government charges will be debited from your Orange Everyday. For details of any current government charges that may apply, visit ing.com.au</p> |
| We're including the terms of the 1% utility bill cashback offer, which are currently set out in the Orange Everyday Benefits Schedule. | <p>We're adding a new section to '3. Money in my pocket please' titled '1% utility bill cashback' which will start on page 24 and read as follows:</p> <p>1% utility bill cashback Subject to the terms below, you will receive 1% cashback on eligible utility bill payments.</p> <p>Eligible Utility Bill Payments The 1% utility bill cashback will apply to a utility bill payment if:</p> <ul style="list-style-type: none"> ▪ it is a payment of a bill for the provision of gas, water and/or electricity services to Australian addresses only, and does not include any other products or services, or physical hardware to enable these services; and |



- the payment is made from your Orange Everyday via BPAY, direct debit or PayTo only. The following payments are not eligible utility bill payments:
 - any other recurring payments made through ING Online Banking or using the ING Mobile Banking app; and
 - any utility bill payments made using your Debit Card; and
- it is a payment to a supplier included on ING's agreed supplier list, which is available at ing.com.au/everyday-banking/utility-bill-cashback and may be updated from time to time; and
- it is a payment for your own household or personal use only. Payments made for third parties or for commercial or business use are not eligible utility bill payments; and
- it is a payment for a utility bill that is:
 - in your name and/or your joint account holder's name; and
 - paid in respect of you and/or your joint account holder's residential address (as reflected in ING's records)

(together an 'Eligible Utility Bill Payment').

Utility bill cashback limits and payments

The amount of a utility bill cashback payment is calculated using a formula of:
 $[1\% \times \text{Eligible Utility Bill Payment amount}]$

Utility bill cashback payments are **capped at a total of \$100 in a financial year (1 July to 30 June)** per Orange Everyday.

This means if you have already received a total of \$100 in utility bill cashback payments in a financial year, you will not receive any further cashback for that financial year, even if you continue to make Eligible Utility Bill Payments.

A utility bill cashback payment will be paid into the Orange Everyday from which the Eligible Utility Bill Payment was made. It is usually paid within 30 days from the date that the Eligible Utility Bill Payment is settled on your Orange Everyday. In some cases, it may take longer for the cashback payment to be made. If your Orange Everyday is closed, you will not receive Orange Everyday Benefits, even if you have satisfied the eligibility requirements.

A utility bill cashback payment will count towards the \$100 limit of the financial year in which the payment is made into your Orange Everyday.

We've also included 1% utility bill cashback in the Orange Everyday at a glance table on page 8.

We're removing the terms that give us the right to charge International Transaction fees on your Orange Everyday.

We're updating the section titled '**International Transactions on your Debit Card**' on page 39 to read as follows:

An International Transaction is any transaction:

- in a foreign currency; or
- in Australian dollars or a foreign currency, where:
 - the Merchant or financial institution accepting the card; or
 - the entity processing the transaction, is located outside of Australia.

You will not always know that a Merchant or a processing entity is located outside Australia.

ING does not charge fees for International Transactions. However, it is important to note Merchants may charge you a separate fee for their services in respect of an International Transaction.

When you use your Debit Card to make an International Transaction, Visa International converts the transaction into Australian dollars using:

- a rate Visa International selects from the range of rates in wholesale currency markets, as at the date they process the transaction. The rate they receive may vary from the rate they've selected; or
- a rate a government requires Visa International to apply to the conversion, as at the date they process the transaction.

Visa International may convert a foreign currency transaction into US dollars before converting it into Australian dollars.



| | |
|--|--|
| <p>We're making updates to reflect that we will no longer offer withdrawals via bank cheque from March 2026.</p> | <p>We're including the following wording under the section titled 'Making withdrawals by bank cheque' from page 44:</p> <p>IMPORTANT: Starting March 2026, you will no longer be able to make withdrawals from your Orange Everyday by bank cheque.</p> |
| <p>We're clarifying the circumstances in which we may set off your account balance or combine your accounts.</p> | <p>We're making updates in the section titled 'We may set-off or combine your accounts with us' from page 46 to read as follows:</p> <p>If you owe us money in connection with another ING account you hold in the same name (including a loan account or another Orange Everyday), we may without notice:</p> <ul style="list-style-type: none"> ▪ set off the whole, or any part of, your Orange Everyday account balance against the amount you owe us; or ▪ combine your Orange Everyday with such other accounts. <p>We may do this at any time and without prior notice to you, however we'll promptly inform you if we have exercised this right. We will act reasonably in exercising this right.</p> <p>We'll comply with any applicable requirements of the Code of Operation: Recovery of Debts from Customer Nominated Bank Accounts in receipt of Services Australia income support payments or Department of Veterans' Affairs payments, and the National Credit Code where it applies to any loan accounts.</p> |
| <p>We're make updates to reflect some change to actions you can take through Online Banking</p> | <p>We're making updates in the section titled 'Transactions via an interactive service' on page 50 to adjust the list of actions you can take through an Interactive Service. We're:</p> <ul style="list-style-type: none"> ▪ adding: <ul style="list-style-type: none"> ▪ dispute certain transactions; ▪ amending the reference to cheque orders to read: <ul style="list-style-type: none"> ▪ order a bank cheque (NOTE: Cheque orders will no longer be available starting March 2026); <p>We're also updating the section title 'Confirmation of transactions' on page 51 to include the details of how you can confirm your transactions through the ING app. This section will read as follows:</p> <p>Confirmation of transactions</p> <p>You can confirm Orange Everyday transactions by:</p> <ul style="list-style-type: none"> ▪ logging in at ing.com.au, selecting "Accounts" and then selecting the relevant account; ▪ logging onto the mobile banking application and then selecting the relevant account; or ▪ calling one of our Customer Care Specialists on 133 464. <p>We're also making updates to section title 'Concerns regarding your Debit Card' on page 100, to replace the final two paragraphs with the following:</p> <p>If you believe a transaction wasn't authorised log into online banking, select the relevant account from the "Accounts" menu, select the suspicious transaction in the transactions list, and select 'Dispute transaction'. Alternatively, you can dispute a transaction by calling us.</p> <p>NOTE: If your transaction dispute relates to if an unauthorised transaction that was processed more than once, or an ATM issue, you will need to call us.</p> |



| | |
|--|--|
| <p>We're clarifying how and when we'll make changes to the terms and conditions of the Orange Everyday.</p> | <p>We're making updates in the section titled 'We may change these conditions' from page 85 to read as follows:</p> <p>When we'll tell you about a change</p> <p>We'll give you at least 30 days prior notice (longer if required by legislation or any other code of conduct we subscribe to) of any changes to your Orange Everyday that:</p> <ul style="list-style-type: none">▪ increases or introduces a new fee or charge▪ introduces, removes or varies the daily or periodic transaction limits;▪ introduces or varies bank fees or charges on your Orange Everyday; or▪ any change that we believe is unfavourable to you. <p>We will give you notice of other changes as soon as reasonably possible.</p> <p>In some circumstances, we may give you less notice or no notice of a change (including an unfavourable change) if:</p> <ul style="list-style-type: none">▪ a government charge is introduced or varied, and it's not advertised by a government, government agency or representative body; or▪ it is reasonable for us to manage a material and/or immediate risk. <p>How we'll tell you about the change</p> <p>We may give you notice of any changes in writing (including electronically) or by advertising in the national or local media.</p> <p>We may provide notice electronically, including:</p> <ul style="list-style-type: none">- by email, or- publishing the notice on the mobile banking application and/or on our website - in which case we will send you a communication that directs you to the notice. <p>If we need to restore or maintain the security of our systems or an Orange Everyday immediately, we may change your use and access to our Interactive Service or Debit Card without advance notice. This is subject to satisfying applicable legislative requirements.</p> |
| <p>We're removing references to:</p> <ul style="list-style-type: none">▪ Orange Everyday Youth; and▪ the Orange Everyday Benefits Schedule. | <p>We're:</p> <ul style="list-style-type: none">▪ removing all references to 'Orange Everyday Youth' and 'Youth Account';▪ replacing references to 'Everyday Account' with 'Orange Everyday'; and▪ removing all reference to the 'Orange Everyday Benefits Schedule'. |

All other terms of the **Orange Everyday Terms and Conditions** and the **Everyday Banking Fees & Limits Schedule** remain unchanged.

Where to get a copy

The updated **Orange Everyday Terms and Conditions** and the **Everyday Banking Fees & Limits Schedule** will be available at ing.com.au from 15 October 2025. The current versions of these documents are available until this date. The **Orange Everyday Benefits Schedule** will also be available until it is decommissioned on 15 October 2025.

Effective 9 November 2023

The terms and conditions in this document apply to both Orange Everyday and Orange Everyday Youth Accounts, unless otherwise indicated. Some words in this document have special meanings. These are explained in the Orange Everyday and Orange Everyday Youth Terms and Conditions.

Orange Everyday Benefits

Subject to the terms and conditions in this document, each month that you're eligible for Orange Everyday Benefits, you'll receive the following banking benefits on each of your Orange Everyday accounts for transactions carried out on those accounts in that month:

- Rebates on ATM fees for the first 5 fee incurring ATM withdrawals (excludes international ATM operator fees);
- Unlimited rebates on the ING International Transaction Fee; and
- 1% cashback on eligible utility bill payments (up to \$100 per financial year).

It's important to note that the benefits of Orange Everyday Benefits, including any caps or limitations on them, apply to an eligible account generally, regardless of the number of account holders for that account. So, for example, say that you have a joint Orange Everyday account that is eligible for Orange Everyday Benefits, and your joint account holder makes 2 ATM withdrawals in the first week of the month, ATM fee rebates would apply to the next 3 ATM withdrawals made by either of you on that account.

The terms and conditions that apply to the Orange Everyday Benefits are set out below.

Eligibility requirements to access the Orange Everyday Benefits

The Orange Everyday Benefits will apply for the next calendar month when you meet the following eligibility requirements 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
- also 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).

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 that are at a 'pending status' and do not settle until the next calendar month do not count towards the 5 card purchases needed in the current calendar month.

If you hold an ING Home Loan or Orange Everyday Youth account, you do not need to meet the eligibility requirements set out above in order to receive Orange Everyday Benefits. You are automatically eligible for Orange Everyday Benefits, subject to these terms and conditions.

When determining eligibility for Orange Everyday Benefits, we take into account the behaviour of all your joint account holders or additional cardholders.

If eligible for Orange Everyday Benefits, the rewards apply to all active Orange Everyday accounts held in your name (either single or joint account). If your Orange Everyday account is closed, you will not receive Orange Everyday Benefits, even if you have satisfied the eligibility requirements.

Subject to the Orange Everyday Terms and Conditions, we may change or cancel Orange Everyday Benefits at any time at our discretion.

Please see the Everyday Banking Fees & Limits Schedule for details of the fees and limits that apply to the Orange Everyday and Orange Everyday Youth accounts.



| Fee | Rebate details | When will the rebate be applied to your account? |
|--|---|--|
| Domestic ATM withdrawal fee (Operator Fee) Note: an operator fee is charged by an ATM operator for transactions and enquiries made at their ATMs. | ING will rebate these fees in relation to the first 5 eligible fee incurring ATM withdrawal transactions made on the account in that month (whether domestic or international). There are no rebates available for international ATM operator fees. Once you have received rebates on 5 eligible fee incurring ATM withdrawals in a month, standard fees will apply for any subsequent withdrawals. Please see the Everyday Banking Fees and Limits Schedule for details. | Immediately after the fee is charged. |
| ING International ATM withdrawal fee | | Immediately after the fee is charged, once the transaction is finalised, which can be up to 5 business days following the transaction. |
| ING International Transaction Fee | ING will rebate any ING International Transaction fees charged on transactions made in the month. Merchants may charge you a separate fee for their services (which is not rebated under this offer). | Immediately after it is charged. |

When we won't rebate an ATM fee

ATM fee rebates do not apply to:

- currency exchange fees; or
- fees imposed by merchants for purchase or cash out transactions; or
- fees charged for balance enquiries; or
- any fees charged by an international ATM operator.

We only rebate eligible domestic ATM operator fees

We rebate eligible domestic ATM operator fees based on the information we receive from Visa and ATM operators. If we don't rebate a fee you believe is eligible, please call our Customer Care Specialists on 133 464.

1% Utility bill cashback terms and conditions

If you are eligible for Orange Everyday Benefits, you will receive 1% cashback on eligible utility bill payments, subject to the additional terms and limits set out below.

Eligible utility bill payments

The 1% utility bill cashback will apply in respect of your utility bill payment if it meets each of the following requirements:

- it is a payment of a bill for the provision of gas, water and/or electricity services to Australian addresses only, and does not include any other products or services, or physical hardware to enable these services;
- the payment is made from your Orange Everyday account via BPAY, direct debit or PayTo only. The following payments are not eligible utility bill payments:
 - Any other recurring payments made through ING Online Banking or using the ING Mobile Banking app; and
 - Any utility bill payments made using your card;
- it is a payment to a supplier included on ING's agreed supplier list, which is available at [ing.com.au/everyday-banking/utility-bill-cashback](https://www.ing.com.au/everyday-banking/utility-bill-cashback) and may be updated from time to time;
- it is a payment for your own household/personal use only. Payments made for third parties or for commercial/business use are not eligible utility bill payments; and
- it is a payment for a utility bill that is:
 - in your name and/or your joint account holder's name and
 - paid in respect of you and/or your joint account holder's residential address (as reflected in ING's records)

(together an 'eligible utility bill payment').



Utilities cashback payments

The amount of a utilities cashback payment from ING is calculated using a formula of $[1\% \times \text{eligible utility bill payment amount}]$.

Utilities cashback payments are **limited to a total of \$100 in a financial year** (1 July to 30 June). This means that, if you have already received a total of \$100 in utilities cashback payments in a financial year, you will not receive any further cashback for that financial year even if you are eligible for Orange Everyday Benefits.

A utilities cashback payment from ING will count towards the \$100 limit of whichever financial year ING makes the payment into your account.

A utilities cashback payment from ING is usually paid within 30 days from the point the eligible utility bill payment is settled on your Orange Everyday account. In some cases, it may take longer for the cashback to be paid to your account.

Social security and tax implications

Any bonuses, credits, rewards or rebates may have social security implications that are particular to your personal circumstances. They may also have tax implications and you should discuss this with your tax adviser.

