

Orange Everyday

Fees and limits schedule



Issue date: 4 January 2018

Fees		
Everyday transactions	Fees	Bonus/Rebates
Monthly account keeping	Free	
Australian ATM fee rebate Offer will apply for the next calendar month when you perform the following during the current calendar month: <ul style="list-style-type: none"> • 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 • from 1 March 2018, also make at least 5 card purchases 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 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. Card purchases made in store or online this current calendar month which settle 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. If eligible, the ATM fee charged by the ATM operator is rebated immediately following the transaction. If eligible, the offer applies to all accounts held in your name (either single or joint account). This offer may be changed or withdrawn at ING's sole discretion.		100% of ATM fee when eligibility criteria is met
Australian ATM fee rebate for ING home loan customers Offer applies for ATM transactions in Australia where you or your joint account holder has an ING home loan. This offer may be changed or withdrawn at ING's sole discretion.		100% of ATM fee when eligibility criteria is met
BPAY	Free	
Pay anyone	Free	
EFTPOS transactions	Free	
Cash Out Bonus		\$0.50
For cash withdrawals of \$200 or more at point-of-sale terminals only - e.g. EFTPOS and related facilities		
Australia Post transactions	Free	
Bank cheque request sent via registered post	Free	
Dishonours	Free	

Not-so-everyday transactions	Fees	Bonus/Rebates
Replacement Visa Card (within Australia)	Free	
Replacement Visa Card (outside Australia)	Free	
Emergency replacement Visa 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	10.00%	
International ATM withdrawal	\$2.50	
<p>International ATM withdrawal fee rebate</p> <p>Offer will apply for the next calendar month when you perform the following during the current calendar month:</p> <ul style="list-style-type: none"> 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 from 1 March 2018, also make at least 5 card purchases using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions). <p>Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Android 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. Card purchases made in store or online this current calendar month which settle next calendar month do not count towards the 5 card purchases needed this current calendar month.</p> <p>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.</p> <p>If eligible, under the offer:</p> <ul style="list-style-type: none"> for ATMs in Australia – any ATM fee charged by the ATM operator is rebated immediately following the transaction, and for ATMs outside Australia – ING will waive the International ATM withdrawal fee of \$2.50 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. <p>If eligible, the offer applies to all accounts held in your name (either single or joint account). This offer may be changed or withdrawn at ING's sole discretion.</p>		<p>100% of ING International ATM withdrawal fee when eligibility criteria is met</p> <p>100% of ATM fee (both inside and outside Australia) when eligibility criteria is met</p>
<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 waiver</p> <p>Offer will apply for the next calendar month when you perform the following during the current calendar month:</p> <ul style="list-style-type: none"> 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 from 1 March 2018, also make at least 5 card purchases using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions). <p>Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Android 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. Card purchases made in store or online this current calendar month which settle next calendar month do not count towards the 5 card purchases needed this current calendar month.</p> <p>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.</p> <p>If eligible, under the offer ING will waive the International Transaction fee of 2.5% of the amount of the international transaction. If eligible, the offer applies to all 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>An international transaction is any transaction:</p> <ul style="list-style-type: none"> in a foreign currency; or 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 Australia; or - the entity processing the transaction is located outside Australia. <p>This offer may be changed or withdrawn at ING's sole discretion.</p>		100% waiver of international transaction fee of 2.5% of the amount of the international transaction when eligibility criteria is met

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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