

Notice to Orange Everyday and Orange Everyday Youth customers

Important changes to your Everyday Banking Terms and Conditions.

What's happening?

Effective **11 July 2024** we're updating the following terms and conditions for your Everyday Account.

- **Orange Everyday and Orange Everyday Youth Terms and Conditions** dated 9 November 2023, and
- **Everyday Banking Fees and limits schedule** dated 30 August 2023.

We're making updates to:

- clarify how Visa Debit card authorisations work on your Everyday Account;
- explain the circumstances in which updated card details can be automatically shared with third parties who hold your card details on file;
- clarify when we may restrict or close your Everyday Account in the case of fraud or scams;
- clarify what you need to do to maintain the security of the device on which you access the ING Mobile App;
- update certain transaction limits; and
- make other updates and clarifications to better reflect ING's current operations.

Effective **11 July 2024**, we're also updating the **PayTo Terms of Use** dated 30 August 2023 to clarify which actions can be taken via the ING Mobile App.

Summary of changes

Refer to the following table for details on the changes to the **Orange Everyday and Orange Everyday Youth Terms and Conditions** that are effective from 11 July 2024:

Change summary	Change details
We're clarifying what happens when an authorisation is taken on your Everyday Account.	<p>We are amending the sections titled 'Authorisation' and 'Authorisation and available funds' on page 28 to read as follows:</p> <p>Authorisation</p> <p>The Merchant may seek authorisation if you:</p> <ul style="list-style-type: none">• select the 'credit' button when you use your Visa Debit card to make purchases;• use your Visa Debit card to make a Visa payWave transaction;• you use your 16 digit card number to pay for goods or services. <p>This is to establish there are sufficient funds in your Everyday Account, and to temporarily hold funds needed to complete the transaction.</p> <p>Authorisations may be taken for transactions that happens sometime in the future, such as car hire, accommodation and at unmanned terminals, (e.g. unmanned parking stations). In these cases, the funds that are held are for an anticipated amount. This means that once processed, the amount of the transaction may be different to the amount of the authorisation.</p>

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Change summary	Change details
<p>We're clarifying what happens when an authorisation is taken on your Everyday Account. (continued)</p>	<p>Authorisation and available funds</p> <p>Once an authorisation is obtained, the available funds in your Everyday Account will be reduced by the authorisation amount until:</p> <ul style="list-style-type: none"> the transaction is processed, or the authorisation is cleared or expires. <p>Once the transaction is processed, this will be reflected in your Everyday Account.</p>
<p>We're explaining that in some cases your updated Visa Debit card details may be automatically shared with third parties who have your card details on file (including merchants that you have recurring payment arrangements with) and that you can opt out of these automatic updates.</p>	<p>We're updating the 'Making recurring payments' section on page 30 to read as follows:</p> <p>Making recurring payments with your Visa Debit card details</p> <p>You can authorise a Merchant to debit amounts to your Everyday Account on a regular basis (a 'recurring payment arrangement') by providing them with your Visa Debit card details.</p> <p>If you don't have sufficient cleared funds in your Everyday Account for a recurring payment, it will be rejected, and you should contact the Merchant to arrange for payment.</p> <p>You should notify the Merchant if you wish to cancel the recurring payment arrangement (and any underlying contract) that you have with them.</p> <p>It is your responsibility to:</p> <ul style="list-style-type: none"> notify the Merchant if your Everyday Account is closed; and ensure that the Merchant has your accurate and up to date Visa Debit card details, including where you receive a replacement Visa Debit card. <p>In some instances, the details of a replacement Visa Debit card will be automatically available to the Merchant when the card is activated. If you'd like to opt out of these automatic updates, or otherwise prevent a Merchant from debiting funds from your Visa Debit card, you can contact us to request this.</p> <p>We're also updating the 'Your Visa Debit card expiry and replacement' section on page 39 to read as follows:</p> <p>Your Visa Debit card expiry and replacement</p> <p>Your Visa Debit card is only valid during the period stated on the physical card and cannot be used after this date.</p> <p>We may:</p> <ul style="list-style-type: none"> automatically issue you with a new Visa Debit card before the expiry date; issue a replacement Visa Debit card at any time. <p>To request a replacement card you can call us.</p> <p>In some cases when we issue a new or replacement Visa Debit card, the updated card details will be automatically available to third parties who hold your card details on file (including digital wallet services) when the card is activated. If you'd like to opt out of these automatic updates, or otherwise prevent a Merchant from debiting funds from your Visa Debit card, you can contact us to request this.</p>

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Change summary	Change details
<p>We're clarifying the device and code security requirements in relation to the device on which you access the ING Mobile App.</p>	<p>We're making the following changes to the 'Keeping your Codes secret and Visa Debit card secure' section from page 40 to include following references to the need for you to maintain the security of the device you use to access the Mobile App:</p> <ul style="list-style-type: none"> ▪ We are updating the fifth bullet point to read: You must not keep a record of any Code (without making a reasonable attempt to protect the security of the Code) on your Visa Debit card, in or on anything you usually carry with your Visa Debit card, as it could be lost or stolen at the same time as the Visa Debit card. The only exception from this requirement is where the Code is a one-time passcode that we send by SMS to your registered Australian mobile number; and you: <ul style="list-style-type: none"> ▪ access our mobile banking application, or ▪ have linked your virtual Visa Debit card to the digital wallet on the device linked to that Australian mobile number. ▪ We're updating the eighth bullet point to read: <ul style="list-style-type: none"> ▪ "You must check regularly to make sure you still have: <ul style="list-style-type: none"> ▪ your physical Visa Debit card; and ▪ the device on which you access our mobile banking application, or have a digital wallet that your virtual Visa Debit card is linked to." ▪ We're also updating the two paragraphs under the ninth bullet point to read: <ul style="list-style-type: none"> ▪ "As soon as you realise or suspect that: <ul style="list-style-type: none"> ▪ anyone else knows any of your Codes (including your Access Code or PIN), ▪ your Visa Debit card is lost, stolen or used without your permission, ▪ you have lost the device on which you access our mobile banking application or have a digital wallet that your virtual Visa Debit card is linked to, or ▪ that there has been an Unauthorised Transaction, <p>please call our Australia-based Customer Care Specialists straight away on 133 464.</p> <p>It's important that you tell us as soon as possible because if you don't do so you may be liable for any transactions that occur on your Everyday Account, including all associated fees and charges – see "Who's responsible" on page 49."</p>
<p>We're clarifying that we may place restrictions on your Everyday Account where we suspect fraud or scam activity.</p>	<p>The 'What is a stop, freeze or delay?' section that starts on page 59 includes a list of the circumstances in which we may place a stop or freeze on your Everyday Account (or delay certain transactions). We're amending the sixth bullet point to read:</p> <ul style="list-style-type: none"> ▪ we reasonably suspect that your Everyday Account, Visa Debit card, Interactive Service or any other ING account that you hold is being used unlawfully, or in connection with possible fraud or scam activity, or in any way that might otherwise cause you or us to lose money;
<p>We're clarifying that we may close your Everyday Account where we suspect fraud or scam activity.</p>	<p>The 'How your Everyday Account may be closed' section that starts on page 61 includes a list of the circumstances in which we may close your Everyday Account immediately, or refuse to process any transactions. We're amending the fourth bullet point on page 62 to read:</p> <ul style="list-style-type: none"> ▪ we reasonably suspect that your Everyday Account, Visa Debit card, Interactive Service or any other ING account that you hold is being used unlawfully, or in connection with possible fraud or scam activity, or in any way that might otherwise cause you or us to lose money;

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Refer to the following table for details on the change to the **Everyday Banking Fees and limits schedule** that is effective from 11 July 2024:

Change summary	Change details
We're increasing the transaction limits for: * pay anyone transactions made using the New Payments Platform, * Visa Debit Card transactions made by selecting 'Savings' or 'Cheque', and, * transactions using Google Pay. We're decreasing the transaction limit for certain other Visa Debit Card transactions.	We're making the following updates to the 'Limits' table on page 3. In the row titled 'Payments using New Payments Platform' the limit for 'pay anyone transactions made using the New Payments Platform, including Osko payments' will be increased to \$5,000 per day, per account. In the row titled 'Purchases using Visa Debit Card' the limit for: <ul style="list-style-type: none">• transactions made by selecting the 'Cheque' or 'Savings' option at a point of sale terminal will be increased to \$50,000 per day, per account;• transactions made using Google Pay at a point of sale terminal will be increased to USD \$1,000 per transaction; and• all other transactions using Visa Debit Card or Visa Debit Card details will be reduced to \$50,000 per day, per account. In relation to this change, we note that as there are instances where large amounts of your account balance can be accessed, it's important to take extra precautions when sharing your Visa Debit card details, particularly if your account has a high balance or is used as an offset account. This includes not sharing codes with third parties.

Refer to the following table for details on the changes to the **PayTo Terms of Use** that are effective from 11 July 2024:

Change summary	Change details
We're clarifying the circumstances in which we may close or place restrictions on your access to your Account where necessary for security reasons, or where we reasonably suspect fraud, scam or other unlawful activity. (continued)	We're making the below underlined changes to clause 2.5. under 'Creating a Payment Agreement': <ul style="list-style-type: none">• Payment Agreements are recorded in the Mandate Management Service and the Merchant or Payment Initiator is responsible for creating and submitting these for inclusion in the Mandate Management Service. The Mandate Management Service will notify us of any Payment Agreement created or established using your Account or PayID. We will notify you of the creation of any Payment Agreement against Account or PayID. You may view the details of the Payment Agreement via Online Banking or the ING mobile app. We're making the below underlined changes to clause 3.2. under 'Amending your Payment Agreement': <ul style="list-style-type: none">• If a Merchant or Payment Initiator seeks to amend a Payment Agreement, we will notify you of the proposed amendment and in some instances request that you authorise or decline the amendment. We will deliver a notification of the proposed amendment to you via email for your approval in Online Banking. You may authorise or decline any amendment request presented for your approval. We will record your response against the record of the Payment Agreement in the Mandate Management Service.

All other terms of each of the **Orange Everyday and Orange Everyday Youth Terms and Conditions**, the **Everyday Banking Fees and limits schedule**, and **PayTo Terms of Use** remain unchanged.

Where to get a copy

The updated **Orange Everyday and Orange Everyday Youth Terms and Conditions**, **Everyday Banking Fees and limits schedule** and the **PayTo Term of Use** will be available at [ing.com.au](https://www.ing.com.au) from 11 July 2024. The current versions of these documents are available until this date.



Fees and limits schedule

Issue date: 30 August 2023

Some words 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		
Everyday transactions	Fees	Bonus/Rebates
Monthly account keeping	Free	
Domestic ATM withdrawal It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even if ING does not charge a fee for that transaction or enquiry.	Free	ATM operator fee rebates may be available for eligible customers. (See the Orange Everyday Benefits Schedule for current details).
Domestic ATM balance enquiry It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even if ING does not charge a fee for that transaction or enquiry.	Free	
BPAY	Free	
Pay anyone	Free	
EFTPOS transactions	Free	
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 and outside Australia)	Free	
Emergency replacement Visa Debit card	Free	
Stop payment request on bank cheque	Free	
Replacement bank cheque	Free	
Australia Post cheque dishonours	Free	
Expedited bank cheque request	\$11.00	
International ATM withdrawal An ING International ATM withdrawal fee is charged by ING each time that you use your Orange Everyday account to access an ATM outside Australia. It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account in addition to the ING International ATM withdrawal fee, even if ING does not charge a fee for that transaction or enquiry.	\$5.00	Rebates on ING international ATM withdrawal fees may be available for eligible customers. (See the Orange Everyday Benefits Schedule for current details).
International Transaction An International Transaction fee is charged by ING for each International Transaction posted to your Orange Everyday account, being a: <ul style="list-style-type: none"> transaction in a foreign currency; or transaction 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. The International Transaction fee is calculated and charged to your account at the point in time when the transaction settles. A transaction is settled when it is no longer in a 'pending' status, which may be a few business days after the transaction is made. Warning: You will not always know that a merchant or a processing entity is located outside Australia. It is important to note that merchants may charge you a separate fee for their services, in addition to any International Transaction fee charged by ING.	3.0% of the amount of the International Transaction.	Rebates on ING International Transaction fees may be available for eligible customers. (See the Orange Everyday Benefits Schedule for current details).



Limits			
Withdrawal type	Transaction Type	Limit(s)	Things you should know
Pay anyone	For payments to other bank accounts	You can choose to set a limit of \$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	You can set this limit through Online Banking. You can also set temporary one-day limit amounts, through mobile banking or by calling us on 133 464. Note that temporary one-day limit transactions will apply from the time it is set, and that the transaction must be completed by midnight (Sydney time) of the day the one-day limit is set.
	For pay anyone transactions made using the 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.
	For payments made under Payto Payment Agreements	The available balance of the account	Each PayTo Payment Agreement has its own payment conditions. In some circumstances, the terms of the Payment Agreement may result in funds being deducted up to the balance of your account. It is important that you review the terms of each PayTo Payment Agreement before it is effective.
Cash out using Visa Debit Card	For cash out transactions at ATMs, Bank@Post and eftpos	\$2,200 per day, per account	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	For transactions made by selecting the 'Cheque' or 'Savings' option at a point of sale terminal	\$5,000 per day, per account	A minimum purchase amount may be applied by the merchant. IMPORTANT: As there are instances where the full balance of your account can be accessed, it's important to take extra precautions when sharing your card number, particularly if your account has a high balance or is used as an offset account. This includes not sharing codes with third parties.
	For transactions made using Google Pay at a point of sale terminal	USD \$500 per transaction applies. For current exchange rates, refer to the Visa website	
	For transactions made using Visa payWave without a pin or signature Note: When using Visa payWave, purchases under \$100 will not require a PIN or signature; for purchases of \$100 or more, simply enter your PIN or sign.	Less than \$100 per transaction (other limits may apply outside of Australia)	
	For all other transactions using Visa Debit Card or Visa Debit Card details Note: This includes, but is not limited to purchases made when selecting 'Credit' at a point of sale terminal; online or phone purchases using your Visa Debit Card; Visa payWave transactions (PIN or sign); and purchases using Apple Pay (in store or online) or Google Pay (online).	The available balance of the account	



Limits			
Withdrawal type	Transaction Type	Limit(s)	Things you should know
BPAY payments	For bill payments using BPAY	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).

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