

Key facts about this credit card



Correct as at: 9 September 2020

This information sheet is an Australian Government requirement under the *National Consumer Credit Protection Act 2009*

Description of credit card			
Product name	Orange One Low Rate Classic	Orange One Low Rate Platinum	Orange One Rewards Platinum
Minimum credit limit	\$1,000	\$6,000	\$6,000
Minimum repayments	<p>Each month, you are required to pay, as a minimum:</p> <p>(a) the greater of:</p> <ul style="list-style-type: none"> (i) 5% of the Daily Revolving Balance as at the end of the Statement Cycle excluding any amount by which your Account is in arrears); (ii) \$100 or, if the Daily Revolving Balance as at the end of the Statement Cycle excluding any amount by which your Account is in arrears) is less than \$100, that lesser amount; plus <p>(b) any Instalment Plan Repayments due; plus</p> <p>(c) any amount by which your Account is in arrears (other than any Overlimit Amount); plus</p> <p>(d) any Overlimit Amount that exceeds the total of:</p> <ul style="list-style-type: none"> (i) any Instalment Plan Repayments due; plus (ii) any amount by which your Account is in arrears (other than any Overlimit Amount). 	<p>Each month, you are required to pay, as a minimum:</p> <p>(a) the greater of:</p> <ul style="list-style-type: none"> (i) 5% of the Daily Revolving Balance as at the end of the Statement Cycle excluding any amount by which your Account is in arrears); (ii) \$100 or, if the Daily Revolving Balance as at the end of the Statement Cycle excluding any amount by which your Account is in arrears) is less than \$100, that lesser amount; plus <p>(b) any Instalment Plan Repayments due; plus</p> <p>(c) any amount by which your Account is in arrears (other than any Overlimit Amount); plus</p> <p>(d) any Overlimit Amount that exceeds the total of:</p> <ul style="list-style-type: none"> (i) any Instalment Plan Repayments due; plus (ii) any amount by which your Account is in arrears (other than any Overlimit Amount). 	<p>Each month, you are required to pay, as a minimum:</p> <p>(a) the greater of:</p> <ul style="list-style-type: none"> (i) 5% of the Daily Revolving Balance as at the end of the Statement Cycle excluding any amount by which your Account is in arrears); (ii) \$100 or, if the Daily Revolving Balance as at the end of the Statement Cycle excluding any amount by which your Account is in arrears) is less than \$100, that lesser amount; plus <p>(b) any Instalment Plan Repayments due; plus</p> <p>(c) any amount by which your Account is in arrears (other than any Overlimit Amount); plus</p> <p>(d) any Overlimit Amount that exceeds the total of:</p> <ul style="list-style-type: none"> (i) any Instalment Plan Repayments due; plus (ii) any amount by which your Account is in arrears (other than any Overlimit Amount).
Interest on purchases	11.99% p.a.	11.99% p.a.	16.99% p.a.
Interest free period	Up to 45 days interest free	Up to 45 days interest free	Up to 45 days interest free
Interest on cash advances	11.99% p.a.	11.99% p.a.	16.99% p.a.
Annual fee	\$0 + \$10 for each additional cardholder	\$0 + \$10 for each additional cardholder	\$149 + \$10 for each additional cardholder
Late payment fee	\$20	\$20	\$20

There may be circumstances in which you have to pay other fees. A full list of current fees applicable to this credit card can be obtained from https://www.ing.com.au/pdf/orangeone/fees_and_limits_schedule.pdf

For more information on choosing and using credit cards visit the ASIC consumer website at www.moneysmart.gov.au

The terms on which this credit card is offered can change over time. You can check if any changes have been made by visiting <https://www.ing.com.au/pdf/orangeone/Orange%20One%20Terms%20and%20Conditions.pdf>