

Orange One

Fees and limits schedule



Issue date: 1 April 2026

ING Fees		
	Orange One Low Rate	Orange One Rewards Platinum
Annual fee	\$48	\$149
Late payment fee	\$30	\$30
Over limit fee	\$0	\$0
Additional cardholder	\$10/year per additional card	\$10/year per additional card
Dishonours	\$0	\$0
Replacement card (in Australia or overseas)	Free	Free
Emergency replacement card	Free	Free
BPAY	Free	Free
Voucher request	\$10	\$10
Cash advance fee	The greater of \$3 or 3% of the cash advance amount	The greater of \$3 or 3% of the cash advance amount
International Transaction fee	\$0	\$0
Domestic ATM Withdrawal fee 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. Cash advance fees apply separately.	\$0	\$0
International ATM Withdrawal fee 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. Cash advance fees apply separately.	\$0	\$0

Orange One annual fee and additional cardholder fee waiver for Orange Advantage home loan customers

If you are an Orange One account holder and you have an Orange Advantage home loan, we'll waive Orange One annual and any additional cardholder fees on your Orange One credit card for the life of the home loan. However, any annual or additional cardholder fees will be charged on Orange One products when you no longer hold an Orange Advantage home loan.



Limits		
	Orange One	Orange One Platinum
Minimum credit limit	\$1,000	\$6,000
Maximum credit limit	\$30,000	\$30,000
Cash advances	10% of the credit limit, up to a maximum of \$500. It's important to note that any ATM operator fees that are charged are included in the value of a Cash Advance.	Maximum of \$500. It's important to note that any ATM operator fees that are charged are included in the value of a Cash Advance.
BPAY payments	Set by the biller for individuals 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).	Set by the biller for individuals 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).
Purchases using Visa payWave contactless transactions without a PIN	Transactions of \$200 and under may not require a PIN depending on the merchant. Other limits may apply outside of Australia.	Transactions of \$200 and under may not require a PIN depending on the merchant. Other limits may apply outside of Australia.
Transactions made using Google Pay at a point of sale terminal	USD \$1000 per transaction. For current exchange rates, refer to the Visa website .	USD \$1000 per transaction. For current exchange rates, refer to the Visa website .
All other transactions using your Visa Credit Card or Card Details	The available balance of the Account, up to the Credit Limit (see section 7 of the Orange One Terms and Conditions for more information about your Credit Limit).	The available balance of the Account, up to the Credit Limit (see section 7 of the Orange One Terms and Conditions for more information about your Credit Limit).

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