

Orange One

Fees and limits schedule



Issue date: 1 November 2018

Fees		
	Orange One	Orange One Platinum
Annual fee	\$0	\$149
Late payment fee	\$20	\$20
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 (payable to us: <ul style="list-style-type: none"> • for all Transactions in a foreign currency; and • for all 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 transaction amount	2.5% of transaction amount
International Transaction fee rebate offer 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 • 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). 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. When using the phrase 'settled' card purchases in a 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 which are at a 'pending status' and do not settle until the 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, under the offer ING will rebate the International Transaction fee of 2.5% of the amount of the international transaction immediately after it is charged. If eligible, the offer applies to all accounts held in your name (including in respect of any additional cardholder). Merchants may charge you a separate fee for their services (which is not rebated under this offer).	100% waiver of International Transaction fee for international Transactions of 2.5% of the amount of the international transaction when eligibility criteria is met	100% waiver of International Transaction fee for international Transactions of 2.5% of the amount of the international transaction when eligibility criteria is met

	Orange One	Orange One Platinum
<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>	<p>100% waiver of International Transaction fee for international transactions of 2.5% of the amount of the international transaction when eligibility criteria is met</p>	<p>100% waiver of International Transaction fee for international transactions of 2.5% of the amount of the international transaction when eligibility criteria is met</p>
<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 • 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). <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. When using the phrase 'settled' card purchases in a 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 which are at a 'pending status' and do not settle until the 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 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 days to finalise. <p>If eligible, the offer applies to all accounts held in your name (including in respect of any additional cardholder).</p> <p>This offer may be changed or withdrawn at ING's sole discretion. The ING cash advance fee is not rebated under this offer.</p>	<p>\$2.50</p>	<p>\$2.50</p>
<p>Australian ATM 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 • 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). <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. When using the phrase 'settled' card purchases in a 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 which are at a 'pending status' and do not settle until the next calendar month do not count towards the 5 card purchases needed this current calendar month.</p>	<p>100% of ING International ATM withdrawal fee when eligibility criteria is met</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>Australian ATM 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 • 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). <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. When using the phrase 'settled' card purchases in a 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 which are at a 'pending status' and do not settle until the next calendar month do not count towards the 5 card purchases needed this current calendar month.</p>	<p>100% of ATM fee when eligibility criteria is met</p>	<p>100% of ATM fee when eligibility criteria is met</p>

	Orange One	Orange One Platinum
<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, 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 (including in respect of any additional cardholder).</p> <p>This offer may be changed or withdrawn at ING's sole discretion. The ING cash advance fee is not rebated under this offer.</p>	100% of ATM fee when eligibility criteria is met	100% of ATM fee when eligibility criteria is met
<p>Australian ATM fee rebate for ING home loan customers</p> <p>For as long as you hold an ING Home Loan, 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 days to finalise. <p>This offer may be changed or withdrawn at ING's sole discretion. The ING cash advance fee is not rebated under this offer.</p>	100% of ATM fee when eligibility criteria is met	100% of ATM fee when eligibility criteria is met

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	Maximum of \$500
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 without a PIN	Under \$100 in Australia (other limits may apply outside of Australia)	Under \$100 in Australia (other limits may apply outside of Australia)

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