

Digital Income Verification Tool Terms and Conditions

The Digital Income Verification Tool is available as part of the ING Orange One Credit Card and ING Personal Loan application processes and this document sets out the terms and conditions that apply to this tool.

1. About these Terms and Conditions

By using the Digital Income Verification Tool, you agree to the use of this service under these Terms and Conditions. Please read this information carefully.

If you have any questions about the Digital Income Verification Tool, please call us on 133 464.

2. About the Digital Income Verification Tool

2.1 What is the Digital Income Verification Tool?

The Digital Income Verification Tool is an optional service that allows you to digitally provide ING with access to a read-only copy of your transaction history from Other Financial Institutions, through our partnership with trusted vendors, instead of manually uploading documents.

2.2 How to access the Digital Income Verification Tool?

The Digital Income Verification Tool can be accessed as part of the online applications for an ING Orange One Credit Card and ING Personal Loan.

2.3 How does the Digital Income Verification Tool work?

- The Digital Income Verification Tool is a tool that provides customers with the option to quickly and easily share their account transaction history digitally so we can use this to validate their income as part of the application process.
- The Digital Income Verification Tool requires the applicant to enter their Other Financial Institution login information which is securely passed to our trusted vendor partner, Illion Australia Pty Limited, to establish a connection with the selected Other Financial Institution.
- Once the connection is established, the credentials are not stored or saved by ING or our vendors.
- Once the connection is accessed, the applicant is required to nominate the bank account/s that they wish to access in order to share their transaction history with ING. The nominated bank account/s should be accounts that receive the customer's income.
- Once the relevant account/s is nominated, your transaction history from up to the past 12 months, along with account number, account holder names, and account holder type is retrieved and shared with ING automatically via a one-time read-only scan of this information.
- We may still need additional documents such as payslip if your income includes variable components – for example regular commissions, overtime, allowances or bonuses. If this is the case, you can choose to upload payslip instead of using Digital Income Verification Tool.



3. Privacy

When you use the Digital Income Verification Tool, you consent to the collection of the following information.

- Transaction history data including your payment information
- Account holder name
- Account holder type
- Password credential
- Client number

We are unable to provide you with the Digital Income Verification Tool without retrieving the read-only one-time information. We will exchange this information with the trusted partner mentioned in these terms and conditions for the purpose of retrieving the transaction history.

4. Our provision of the Digital Income Verification Tool

We provide the Digital Income Verification Tool to you as an independent service provider in accordance with these Terms and Conditions. We are not your agents and we have no authority to enter sites of Other Financial Institutions to retrieve information on your behalf and would not allow for any subsequent connections to Other Financial Institutions.

To the extent permitted by law and except as set out in these Terms and Conditions, your use of the Digital Income Verification Tool is at your sole risk.

You understand and acknowledge that:

- The Digital Income Verification Tool provides ING with a read-only copy of transaction history data by partnering with trusted partners.
- You may experience interruptions while using Digital Income Verification Tool and we do not warrant that the service will be uninterrupted or error free.

5. Your responsibilities

When you use the Digital Income Verification Tool, you warrant that:

- If you give information about another person (such as spouse, employer, or joint account holder) in relation to this application, you represent and warrant to us that you have informed the other person we will collect their information for the purpose of assessing the application.
- You will inform the joint account holder that ING handles their information in the manner set out in the ING privacy policy and provide them with a copy of the ING [Privacy policy](#)
- Your use of the Digital Income Verification Tool does not involve you breaching any of your obligations (whether contractual or not and whether legally enforceable or not) to your Other Financial Institution.

If you are unsure about any of above, do not use the Digital Income Verification Tool.

6. Unauthorised Transactions

We will not be liable for any damage you suffer due to unauthorised transactions with Other Financial Institutions.

If there are any unauthorised transaction on any of your Other Financial Institution account/s:

- Please contact the relevant Other Financial Institution.
- Follow the Other Financial Institution's process to deal with such matters.



Defined terms

Other Financial Institution refers to a financial institution other than ING.

