

# Orange One

## Fees and limits schedule



Issue date: 9 November 2023

Fees		
	Orange One	Orange One Platinum
<b>Annual fee</b>	\$0	\$149
<b>Late payment fee</b>	\$20	\$20
<b>Over limit fee</b>	\$0	\$0
<b>Additional cardholder</b>	\$10/year per additional card	\$10/year per additional card
<b>Dishonours</b>	\$0	\$0
<b>Replacement card (in Australia or overseas)</b>	Free	Free
<b>Emergency replacement card</b>	Free	Free
<b>BPAY</b>	Free	Free
<b>Voucher request</b>	\$10	\$10
<b>Cash advance fee</b>	The greater of \$3 or 3% of the cash advance amount	The greater of \$3 or 3% of the cash advance amount
<b>International Transaction fee</b> payable to us: <ul style="list-style-type: none"> <li>for all Transactions in a foreign currency; and</li> <li>for all Transactions in Australian dollars or a foreign currency, where:               <ul style="list-style-type: none"> <li>the merchant or financial institution accepting the card is located outside of Australia; or</li> <li>the entity processing the Transaction is located outside of Australia.</li> </ul> </li> </ul>	3% of transaction amount	3% of transaction amount
<b>Domestic ATM Withdrawal fee</b> <b>NOTE:</b> While ING does not charge fees for ATM withdrawals in Australia, some ATM operators will charge fees for transactions and enquiries carried out at their ATMs. These Domestic ATM operator fees will be charged to your account.	\$0	\$0
<b>International ATM Withdrawal fee</b> An ING International ATM Withdrawal fee is charged by ING each time you use your Orange One account to access an ATM outside of Australia. <b>NOTE:</b> Some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs, and these international ATM operator fees apply to your account in addition to the ING International ATM Withdrawal fee. This may occur even if ING does not charge a fee for that transaction or enquiry.	\$5	\$5

### Fee Rebate offers

#### Eligibility Criteria

The Fee Rebate offers set out below will apply to your Orange One account for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external source 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 Google 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.

If eligible, the offer applies to all accounts held in your name (including in respect of any additional cardholder). 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 you hold an ING Home Loan, you do not need to meet the eligibility requirements set out above. You are automatically eligible for the Fee Rebates offers set out below.

ING can change or withdraw this offer at any time with notice.

Offer details	Orange One	Orange One Platinum
<b>Rebate Offer - International Transaction fees</b> If eligible, ING will rebate the International Transaction fee immediately after it is charged. Note that merchants may charge you a separate fee for their services (which is not rebated under this offer).	100% rebate of ING International Transaction fee when eligibility criteria is met.	100% rebate of ING International Transaction fee when eligibility criteria is met.
<b>Rebate Offer – Domestic ATM withdrawals</b> If eligible, ATM operator fees will be rebated immediately following the transaction. Under this offer, ING will not rebate the ING cash advance fee.	100% rebate of domestic ATM operator fees when eligibility criteria is met.	100% rebate of domestic ATM operator fees when eligibility criteria is met.
<b>Rebate Offer - International ATM withdrawals</b> If eligible, ING will rebate the ING International ATM withdrawal fee. ATM transactions outside Australia, including any fees charged for them, can take up to 5 days to finalise. Under this offer, ING will not: <ul style="list-style-type: none"> <li>- rebate ATM fees charged by the international ATM operator; or</li> <li>- rebate the ING cash advance fee.</li> </ul>	100% rebate of ING international ATM fees when eligibility criteria is met.	100% rebate of ING international ATM fees when eligibility criteria is met.

Limits	Orange One	Orange One Platinum
<b>Minimum credit limit</b>	\$1,000	\$6,000
<b>Maximum credit limit</b>	\$30,000	\$30,000
<b>Cash advances</b>	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.
<b>BPAY payments</b>	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).
<b>Purchases using Visa payWave without a PIN</b>	Under \$100 in Australia (other limits may apply outside of Australia).	Under \$100 in Australia (other limits may apply outside of Australia).
<b>Transactions made using Google Pay at a point of sale terminal</b>	USD \$500 per transaction. For current exchange rates, refer to the <a href="#">Visa website</a> .	USD \$500 per transaction. For current exchange rates, refer to the <a href="#">Visa website</a> .
<b>All other transactions using your Visa Credit Card or Card Details</b>	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).

Visit  
[ing.com.au](http://ing.com.au)

Call  
133 464

Write  
ING  
Reply Paid 2682  
Sydney NSW 2001  
(no stamp required)

