

Effective 9 November 2023

The terms and conditions in this document apply to both Orange Everyday and Orange Everyday Youth Accounts, unless otherwise indicated. Some words in this document have special meanings. These are explained in the Orange Everyday and Orange Everyday Youth Terms and Conditions.

Orange Everyday Benefits

Subject to the terms and conditions in this document, each month that you're eligible for Orange Everyday Benefits, you'll receive the following banking benefits on each of your Orange Everyday accounts for transactions carried out on those accounts in that month:

- Rebates on ATM fees for the first 5 fee incurring ATM withdrawals (excludes international ATM operator fees);
- Unlimited rebates on the ING International Transaction Fee; and
- 1% cashback on eligible utility bill payments (up to \$100 per financial year).

It's important to note that the benefits of Orange Everyday Benefits, including any caps or limitations on them, apply to an eligible account generally, regardless of the number of account holders for that account. So, for example, say that you have a joint Orange Everyday account that is eligible for Orange Everyday Benefits, and your joint account holder makes 2 ATM withdrawals in the first week of the month, ATM fee rebates would apply to the next 3 ATM withdrawals made by either of you on that account.

The terms and conditions that apply to the Orange Everyday Benefits are set out below.

Eligibility requirements to access the Orange Everyday Benefits

The Orange Everyday Benefits will apply for the next calendar month when you meet the following eligibility requirements 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
- also 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).

When using the phrase 'settled' card purchases in a calendar 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 that are at a 'pending status' and do not settle until the next calendar month do not count towards the 5 card purchases needed in the current calendar month.

If you hold an ING Home Loan or Orange Everyday Youth account, you do not need to meet the eligibility requirements set out above in order to receive Orange Everyday Benefits. You are automatically eligible for Orange Everyday Benefits, subject to these terms and conditions.

When determining eligibility for Orange Everyday Benefits, we take into account the behaviour of all your joint account holders or additional cardholders.

If eligible for Orange Everyday Benefits, the rewards apply to all active Orange Everyday accounts held in your name (either single or joint account). If your Orange Everyday account is closed, you will not receive Orange Everyday Benefits, even if you have satisfied the eligibility requirements.

Subject to the Orange Everyday Terms and Conditions, we may change or cancel Orange Everyday Benefits at any time at our discretion.

Please see the Everyday Banking Fees & Limits Schedule for details of the fees and limits that apply to the Orange Everyday and Orange Everyday Youth accounts.



Fee	Rebate details	When will the rebate be applied to your account?
Domestic ATM withdrawal fee (Operator Fee) Note: an operator fee is charged by an ATM operator for transactions and enquiries made at their ATMs.	ING will rebate these fees in relation to the first 5 eligible fee incurring ATM withdrawal transactions made on the account in that month (whether domestic or international). There are no rebates available for international ATM operator fees. Once you have received rebates on 5 eligible fee incurring ATM withdrawals in a month, standard fees will apply for any subsequent withdrawals. Please see the Everyday Banking Fees and Limits Schedule for details.	Immediately after the fee is charged.
ING International ATM withdrawal fee	ING will rebate any ING International Transaction fees charged on transactions made in the month. Merchants may charge you a separate fee for their services (which is not rebated under this offer).	Immediately after the fee is charged, once the transaction is finalised, which can be up to 5 business days following the transaction.
ING International Transaction Fee	ING will rebate any ING International Transaction fees charged on transactions made in the month. Merchants may charge you a separate fee for their services (which is not rebated under this offer).	Immediately after it is charged.

When we won't rebate an ATM fee

ATM fee rebates do not apply to:

- currency exchange fees; or
- fees imposed by merchants for purchase or cash out transactions; or
- fees charged for balance enquiries; or
- any fees charged by an international ATM operator.

We only rebate eligible domestic ATM operator fees

We rebate eligible domestic ATM operator fees based on the information we receive from Visa and ATM operators. If we don't rebate a fee you believe is eligible, please call our Customer Care Specialists on 133 464.

1% Utility bill cashback terms and conditions

If you are eligible for Orange Everyday Benefits, you will receive 1% cashback on eligible utility bill payments, subject to the additional terms and limits set out below.

Eligible utility bill payments

The 1% utility bill cashback will apply in respect of your utility bill payment if it meets each of the following requirements:

- it is a payment of a bill for the provision of gas, water and/or electricity services to Australian addresses only, and does not include any other products or services, or physical hardware to enable these services;
- the payment is made from your Orange Everyday account via BPAY, direct debit or PayTo only. The following payments are not eligible utility bill payments:
 - Any other recurring payments made through ING Online Banking or using the ING Mobile Banking app; and
 - Any utility bill payments made using your card;
- it is a payment to a supplier included on ING's agreed supplier list, which is available at ing.com.au/everyday-banking/utility-bill-cashback and may be updated from time to time;
- it is a payment for your own household/personal use only. Payments made for third parties or for commercial/business use are not eligible utility bill payments; and
- it is a payment for a utility bill that is:
 - in your name and/or your joint account holder's name and
 - paid in respect of you and/or your joint account holder's residential address (as reflected in ING's records)

(together an 'eligible utility bill payment').



Utilities cashback payments

The amount of a utilities cashback payment from ING is calculated using a formula of [1% x eligible utility bill payment amount].

Utilities cashback payments are **limited to a total of \$100 in a financial year** (1 July to 30 June). This means that, if you have already received a total of \$100 in utilities cashback payments in a financial year, you will not receive any further cashback for that financial year even if you are eligible for Orange Everyday Benefits.

A utilities cashback payment from ING will count towards the \$100 limit of whichever financial year ING makes the payment into your account.

A utilities cashback payment from ING is usually paid within 30 days from the point the eligible utility bill payment is settled on your Orange Everyday account. In some cases, it may take longer for the cashback to be paid to your account.

Social security and tax implications

Any bonuses, credits, rewards or rebates may have social security implications that are particular to your personal circumstances. They may also have tax implications and you should discuss this with your tax adviser.

