



## Product Update



### Shop Online and Overseas for Less with Orange Everyday

Along with having free ATM access throughout Australia, eligible customers now also have access to free ATMs around the world, with international ATM fees rebated within 5 days. Eligible customers can also shop online and overseas and pay no ING international transaction fees. The benefits start today.

To be eligible for these new benefits, ING customers need to deposit at least \$1,000 from an external bank account to any personal ING account in their name (excluding Living Super and Orange One) in the previous month. And from March 2018, customers will also need to make five+ card purchases (this excludes ATM withdrawals, balance enquiries, cash advances, EFTPOS cash-out only transactions) in the previous month to be eligible.

### Can we help?

If you have any questions about any of the information above, please contact your ING representative for more information.

To learn more



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



Call 1300 656 226.



**For the curious:** Information is current as at the above date and is subject to change. You received this email as you provided ING with your email address. However, if you do not wish to receive further email communications from ING please send an email to [reply@eccoms.ingdirect.com.au](mailto:reply@eccoms.ingdirect.com.au) with "Unsubscribe" in the subject line or call 1300 656 226.

### **Global ATM Rebate Offer for Orange Everyday Customers**

The Global ATM Rebate Offer will apply for the next calendar month when you perform the following during the current calendar month:

- 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
- (effective from 1 March 2018) also make at least 5 card purchases 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. Card purchases made in store or online this current calendar month which settle 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:

- 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.

If eligible, the offer applies to all accounts held in your name (either single or joint account).

This offer may be changed or withdrawn at any time at ING's sole discretion.

### **International Transaction Fee Waiver Offer for Orange Everyday Customers**

The International Transaction Fee Waiver Offer will apply for the next calendar month when you perform the following during the current calendar month:

- 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
- (effective from 1 March 2018) also make at least 5 card purchases 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. Card purchases made in store or online this current calendar month which settle 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 waive the International Transaction fee of 2.5% of the amount of the international transaction.

If eligible, the offer applies to all accounts held in your name (either single or joint account).

Merchants may charge you a separate fee for their services (which is not rebated under this offer).

An international transaction is any transaction:

- in a foreign currency; or
- in Australian dollars or a foreign currency, where: o the merchant or financial institution accepting the card is located outside Australia; or o the entity processing the transaction is located outside Australia.

This offer may be changed or withdrawn at any time at ING's sole discretion.

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