

# Everyday Banking

## Fees and limits schedule



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

Fees		
Everyday transactions	Fees	Bonus/Rebates
Monthly account keeping	Free	
<b>Domestic ATM withdrawal</b> It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even if ING does not charge a fee for that transaction or enquiry.	Free	ATM operator fee rebates may be available for eligible customers. (See the <a href="#">Orange Everyday Benefits Schedule</a> for current details).
<b>Domestic ATM balance enquiry</b> It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account even if ING does not charge a fee for that transaction or enquiry.	Free	
BPAY	Free	
Pay anyone	Free	
EFTPOS transactions	Free	
Australia Post transactions	Free	
Bank cheque request sent via registered post	Free	
Dishonours	Free	



Not-so-everyday transactions	Fees	Bonus/Rebates
Replacement debit card (within and outside Australia)	Free	
Emergency replacement debit card	Free	
Stop payment request on bank cheque	Free	
Replacement bank cheque	Free	
Australia Post cheque dishonours	Free	
Expedited bank cheque request	\$11.00	
<b>International ATM withdrawal</b> An ING International ATM withdrawal fee is charged by ING each time that you use your Orange Everyday account to access an ATM outside Australia. It is important to note that some ATM operators will charge fees in relation to transactions and enquiries carried out at their ATMs. These fees apply to your account in addition to the ING International ATM withdrawal fee, even if ING does not charge a fee for that transaction or enquiry.	\$5.00	Rebates on ING international ATM withdrawal fees may be available for eligible customers. (See the <a href="#">Orange Everyday Benefits Schedule</a> for current details).
<b>International Transaction</b> An International Transaction fee is charged by ING for each International Transaction posted to your Orange Everyday account, being a: <ul style="list-style-type: none"> <li>▪ transaction in a foreign currency; or</li> <li>▪ transaction 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> The International Transaction fee is calculated and charged to your account at the point in time when the transaction settles. A transaction is settled when it is no longer in a 'pending' status, which may be a few business days after the transaction is made. <p><b>Warning:</b> You will not always know that a merchant or a processing entity is located outside Australia.</p> It is important to note that merchants may charge you a separate fee for their services, in addition to any International Transaction fee charged by ING.	3.0% of the amount of the International Transaction.	Rebates on ING International Transaction fees may be available for eligible customers. (See the <a href="#">Orange Everyday Benefits Schedule</a> for current details).



Limits			
Withdrawal type	Transaction Type	Limit(s)	Things you should know
<b>Pay anyone</b>	For payments to other bank accounts	A limit of \$5,000 per day, per account will automatically apply to pay anyone transactions. However, you can select a different limit of \$500, \$1,000, \$2,000, \$10,000, \$15,000 or \$20,000 per day, per account. Temporary one-day limit of up to your available account balance.	You can change your pay anyone limit through Mobile Banking, Online Banking or by calling us. You can also set temporary one-day limit amounts, through Mobile Banking or by calling us on 133 464.  Note that temporary one-day limit transactions will apply from the time it is set, and that the transaction must be completed by midnight (Sydney time) of the day the one-day limit is set.
<b>Payments using New Payments Platform</b>	For pay anyone transactions made using the New Payments Platform, including Osko payments	\$5,000 per day, per account	Payments made through the New Payments Platform (including Osko payments) are limited to \$5,000 in total per day per account.  This limit operates as a sub-limit of the Pay anyone limit mentioned in the row above. So, if you make a payment using the New Payments Platform, the amount available for Pay anyone transfers that day will reduce by the same amount.  If the Pay anyone limit on your account is less than \$5,000 per day, then the limit on daily payments using the New Payments Platform will be reduced to the same amount.
	For payments made under Payto Payment Agreements	The available balance of the account	Each PayTo Payment Agreement has its own payment conditions. In some circumstances, the terms of the Payment Agreement may result in funds being deducted up to the balance of your account. It is important that you review the terms of each PayTo Payment Agreement before it is effective.
<b>Cash out using debit card</b>	For cash out transactions at ATMs, Bank@Post and eftpos	\$2,200 per day, per account	Limit includes any ATM operator fees, even those we rebate. Other limits may be applied by the ATM operator, Bank@Post or a merchant.

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Withdrawal type	Transaction Type	Limit(s)	Things you should know
<b>Purchases using debit card</b>	For transactions made by selecting the 'Cheque' or 'Savings' option at a point of sale terminal	\$50,000 per day, per account	<p>A minimum purchase amount may be applied by the merchant.</p> <p><b>IMPORTANT:</b> As there are instances where large amounts of your account balance can be accessed, it's important to take extra precautions when sharing your debit card details, particularly if your account has a high balance or is used as an offset account. This includes not sharing codes with third parties.</p>
	For transactions made using Google Pay at a point of sale terminal	USD \$1,000 per transaction applies. For current exchange rates, refer to the <a href="#">Visa website</a>	
	For transactions made using Visa contactless without a pin or signature <b>Note:</b> When using Visa contactless, purchases under \$100 will not require a PIN or signature; for purchases of \$100 or more, simply enter your PIN or sign.	Less than \$100 per transaction (other limits may apply outside of Australia)	
	For all other transactions using debit card or debit card details <b>Note:</b> This includes, but is not limited to purchases made when selecting 'Credit' at a point of sale terminal; online or phone purchases using your debit card; Visa contactless transactions (PIN or sign); and purchases using Apple Pay (in store or online) or Google Pay (online).	\$50,000 per day, per account	
<b>BPAY payments</b>	For bill payments using BPAY	Set by the biller for individual 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).

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