

Important changes to your Orange One Rewards Platinum – Cashback Terms and Conditions.

What’s happening?

Effective **15 October 2025**, we’re updating the **Orange One Rewards Platinum – Cashback Terms and Conditions** dated 16 June 2025 that apply to your Orange One Rewards Platinum credit card account.

We’re making these updates to:

- provide additional clarity regarding transactions that are ineligible for Cashback;
- clarify that you will not earn Cashback if your Orange One account or Autopay account are closed or suspended (except where your card is lost or stolen); and
- make you aware that Cashback payments may have a tax implication, and you should seek your own independent advice.

Summary of changes

Refer to the following table for details on the changes to the **Orange One Rewards Platinum – Cashback Terms and Conditions** that are effective from 15 October 2025:

Change summary	Change details
We’re providing additional clarity regarding transactions that are ineligible for Cashback.	<p>We’re updating clause (a) within Section 4 ‘Ineligible transactions’ to read as follows:</p> <p>4. Ineligible transactions</p> <p>Cashback will not be payable for any:</p> <p>(a) Cash Advances; or</p> <p>We’re also including a new definition within Section 7 ‘Interpretation’ which will read as follows:</p> <p>Cash Advance means a transaction on the Account which ING or Visa identifies as a cash advance. This may include transactions where you or an Additional Cardholder:</p> <ul style="list-style-type: none">▪ withdraw physical cash (for example, an ATM withdrawal),▪ purchase items that we consider are similar to cash (for example, foreign currency, traveller’s cheques, stored value cards or cryptocurrency),▪ transfer funds to another account, stored value card or digital wallet, or▪ pay for gambling or gaming services.

<p>We're clarifying that you will not earn cashback if your account or Autopay account is closed or suspended (except where your card is lost or stolen) – and this includes any qualifying purchases that occurred in the last statement period in which you closed your account or Autopay account.</p>	<p>We're updating clause 6.1 within Section 6 'General' to read as follows. The additional sentence has been underlined:</p> <p>6.1 You will not earn Cashback if your Account or Autopay Account is closed or suspended (except where your card is lost or stolen). <u>This includes any qualifying purchases that occurred in the last statement period in which you closed your Account or Autopay Account.</u></p>
<p>We're making you aware that cashback rewards may have a tax implication, and you should seek your own independent advice.</p>	<p>We're adding a clause within Section 6 'General' which will read as follows:</p> <p>6.4 Cashback payments may have a tax implication. Please seek your own independent advice.</p>

All other terms of the **Orange One Rewards Platinum – Cashback Terms and Conditions** remain unchanged.

Where to get a copy

The updated **Orange One Rewards Platinum – Cashback Terms and Conditions** will be available at ing.com.au from 15 October 2025. The current version of this document is available until this date.

