

# Notice to Orange One Rewards Platinum customers



## 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 <b>(a)</b> within <b>Section 4 'Ineligible transactions'</b> to read as follows:</p> <p><b>4. Ineligible transactions</b></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 <b>Section 7 'Interpretation'</b> which will read as follows:</p> <p><b>Cash Advance</b> 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"><li>▪ withdraw physical cash (for example, an ATM withdrawal),</li><li>▪ purchase items that we consider are similar to cash (for example, foreign currency, traveller's cheques, stored value cards or cryptocurrency),</li><li>▪ transfer funds to another account, stored value card or digital wallet, or</li><li>▪ pay for gambling or gaming services.</li></ul>



<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 <b>6.1</b> within <b>Section 6 'General'</b> to read as follows. The additional sentence has been underlined:</p> <p><b>6.1</b> 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 <b>Section 6 'General'</b> which will read as follows:</p> <p><b>6.4</b> 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](http://ing.com.au) from 15 October 2025. The current version of this document is available until this date.

