

I'm getting
paid for
everyday banking



Orange
Everyday
Information
Brochure

ING  DIRECT

It's your money



Start paying
me for banking

Who is ING DIRECT?

As our name suggests, we deal with you direct - without a branch network to maintain, meaning you can access your Orange Everyday account 24 hours a day, 7 days a week by internet or phone. Our advanced technology increases our efficiency, which all adds up to extra benefits for you.

High security

Like every bank in Australia, ING DIRECT is regulated by the Australian Prudential Regulation Authority. The money you bank, save or invest with us is securely managed and invested under strict conditions.

At ING DIRECT we recognise that privacy and security of personal information is important to our clients. We respect the confidentiality of your information and are committed to protecting it at all times.

Internationally respected, locally connected

ING DIRECT is part of the ING Group, one of the world's largest financial institutions, offering banking, insurance and asset management to more than 75 million clients in over 50 countries.

ING companies have been operating in Australia for many years and have a well earned reputation for quality products and service.





What are the benefits?

Orange Everyday offers easy access to your everyday money. When you deposit your salary or regular income, you'll get all this:

- ✓ Instant access to your money with your Visa Debit Card anywhere Visa is accepted and EFTPOS is available
- ✓ No account keeping or monthly fees
- ✓ No ING DIRECT ATM fees. We'll reimburse any ATM operator fees when you withdraw \$200 or more in Australia
- ✓ Cash Out Bonus of \$0.50 when you get \$200 or more cash out on EFTPOS
- ✓ Free unlimited ING DIRECT online transactions such as BPAY® and Pay Anyone
- ✓ Free instant transfers to and from a linked Savings Maximiser or Savings Accelerator
- ✓ Free cheque deposits by mail and at 3,300 Bank@Post™ outlets
- ✓ Extra security of funds with SMS Security Codes

No ING DIRECT everyday fees

We get a lot of satisfaction from delivering better offers in banking. So we're happy we can offer you everyday banking without any account keeping or monthly fees.

No minimum deposits or balances

Enjoy the freedom offered by ING DIRECT to use your Orange Everyday with no minimum deposits or balances. Of course, to really get the most out of your account, deposit your salary or regular income. Easy access to your money 24 hours a day, 7 days a week.

No ING DIRECT ATM fees

Not having ATMs saves us money, that's why we don't charge you fees for using any of the 26,000 ATMs in Australia. ATM owners, however, will charge you. So, each time you withdraw \$200 or more we'll reimburse the ATM owner fee.

Cash Out Bonus

By getting cash out with EFTPOS, you're helping us. To encourage you, we're happy to offer this service for FREE. To make it worth your while, when you get \$200 or more cash out with EFTPOS, we'll even pay you \$0.50 each time. It's the least we can do.



What do I have to provide when I apply?

If you're an existing ING DIRECT client, just log in to Online Banking, go to 'My Applications' and complete the express online application!

If you're not an ING DIRECT client yet, you'll need to complete an online application and provide us with;

- your full name
- Australian residential address
- Australian mobile number
- email address
- date of birth (applicants must be 18 years of age or over)
- any other details requested by us.

You must be an Australian resident for taxation purposes to bank with us. Also your Orange Everyday needs to be in a personal name(s) (i.e. not a company, trust, superannuation fund or deceased estate) and can not be opened under a Power of Attorney.

Your details

To enable us to open and allow you to transact on your account, we need to verify your identity. Please ensure you supply all details requested when applying for your Orange Everyday. If you are opening up a joint account, you will need to supply the details of both account holders.

Your initial deposit

You can make your initial deposit by:

- Having your salary deposited into your account (using the account number you will be given and the BSB for ING DIRECT: 923-100),
- Transferring money from another eligible ING DIRECT account (if linked to your Orange Everyday) or
- By a 'Pay Anyone' transfer from your bank account.

Your new Visa Debit Card

Once your account is opened and your identity is verified, we'll send you a Starter Pack with your new Visa Debit Card. You'll need to sign the back of your card and activate it before use. To activate, just log in at ingdirect.com.au, go to 'My Account Details' and click 'Activate Card'. You'll need the last four digits of the card number, and you may need to enter a Security Code. A Security Code is a once-only code that is sent to your mobile phone via SMS to enable you to perform certain online banking transactions with even greater confidence.

Instant Transfers to / from other ING DIRECT accounts

Link your Orange Everyday to any existing ING DIRECT personal accounts and enjoy instant transfers to and from accounts.

and what about...?

Frequently Asked Questions

How can I apply for an Orange Everyday?

To help make the application process easy and convenient, simply go to our website at ingdirect.com.au and select "Apply Online Now" for Orange Everyday. If you're an existing ING DIRECT client, log in to Online Banking and go to 'My Applications' to complete the express client online application.

Can I set up a joint Orange Everyday?

Yes. Simply follow the online application process, and ensure both joint account holders apply.

How do I deposit money if you don't have any branches?

You can make deposits by cheque through the mail, as long as your cheque is made payable to the account holder(s) or to ING DIRECT. You can also arrange to have your salary or other income, such as dividends, tax refunds or rental income, directly deposited to your Orange Everyday (just supply your Orange Everyday account number and BSB 923-100).

Plus you have the option to make free cash and cheque deposits at 3,300 nationwide Australia Post Bank@Post™ outlets. Up to \$3,000 cash can be deposited per day and up to 5 cheques can be deposited per transaction.

How do I set up an Orange Everyday account if I have a Savings Maximiser?

Just follow these 3 steps:

- 1) Log in at ingdirect.com.au with your Client Number and Access Code
- 2) Click on 'My Applications'
- 3) Select Orange Everyday and complete the steps

How will I know when my Orange Everyday is open?

You will receive an email as well as a Starter Pack on how to get the most out of your Orange Everyday.

Do you have ATMs?

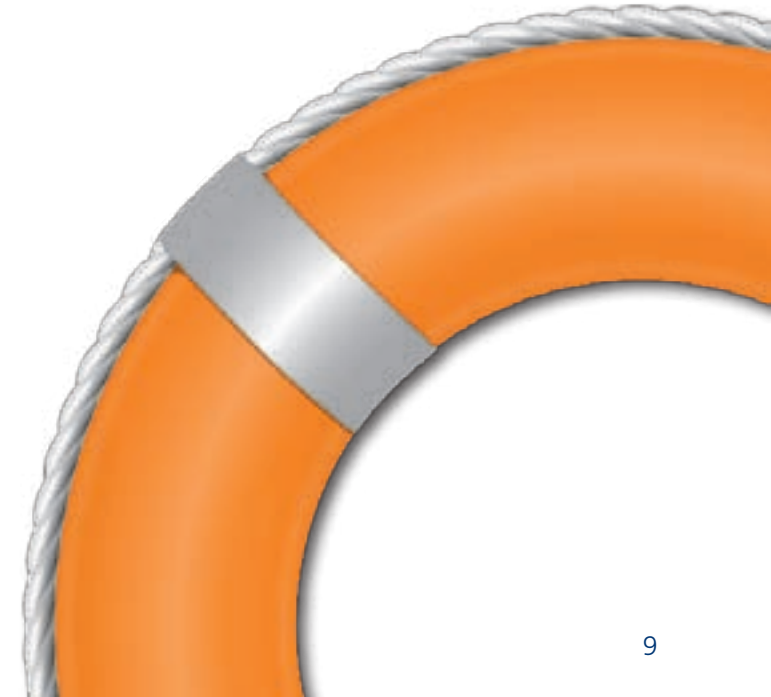
While we don't have our own ATM network, you won't find yourself running around trying to avoid ATM fees with Orange Everyday. With free cash out at any EFTPOS facility, and reimbursed ATM fees for withdrawals of \$200 or more, you have FREE access to your money with Orange Everyday.

Can I use BPAY to pay my bills online?

Yes. When you're logged in, go to 'Move Money' and then 'Bill Payments'. Enter the 'Biller code' and 'Customer Reference Number' on your bill, then review and confirm the details. Easy!

How do I contact you?

Simply call one of our Direct Associates on 1800 104 530, 24 hours a day, 7 days a week. Or visit ingdirect.com.au.



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Important Information

Any advice provided in this brochure does not take into account your objectives, financial situation or needs and you should consider whether it is appropriate for you.

Before making any decision in relation to the Orange Everyday you should read the Terms and Conditions booklet, available free of charge by visiting ingdirect.com.au or by calling 1800 104 530.

The Orange Everyday is issued by ING DIRECT, a division of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL 229823.





Log on to our website at
ingdirect.com.au



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24 hours a day, 7 days a week



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