

Orange Everyday Fees and limits schedule



Issue date: 30 April 2017

Fees		
Everyday transactions	Fees	Bonus/Rebates
Monthly account keeping	Free	
Australian ATM fee rebate		100% of ATM Fee
<ul style="list-style-type: none"> for transactions when you deposit at least \$1,000 from an external bank account into a Personal ING DIRECT account in your name (excluding Living Super) by the last day of the preceding calendar month. for transactions where you or your joint account holder has an ING DIRECT home loan 		100% of ATM Fee
BPAY	Free	
Pay anyone	Free	
EFTPOS transactions	Free	
Cash Out Bonus		\$0.50
For cash withdrawals of \$200 or more at point-of-sale terminals only - e.g. EFTPOS and related facilities		
Australia Post transactions	Free	
Bank cheque request sent via registered post	Free	
Dishonours	Free	
Not-so-everyday transactions	Fees	Bonus/Rebates
Replacement Visa Card (within Australia)	Free	
Replacement Visa Card (outside Australia)	Free	
Emergency replacement Visa Card	Free	
Stop payment request on bank cheque	Free	
Replacement bank cheque	Free	
Token issue	Free	
Replacement token	Free	
Australia post cheque dishonours	Free	
Expedited bank cheque request	\$11.00	
Voucher request	\$10.00	
Overdraft interest per annum	10.00%	
International Transaction	2.5% of the amount of the International Transaction	
<ul style="list-style-type: none"> for transactions in a foreign currency for transactions in Australian dollars or a foreign currency, where: <ul style="list-style-type: none"> the merchant or financial institution accepting the card is located outside of Australia; or the entity processing the transaction is located outside of Australia. 		
International ATM withdrawal	\$2.50	
International ATM withdrawal fee rebate		0% of Fee

Limits		
Withdrawal type	Limit(s)	Things you should know
Pay anyone (transfer to other bank accounts)	\$500, \$1,000, \$2,000, \$5,000, \$10,000, \$15,000 or \$20,000 per day, per account Temporary one-day limit of up to your available account balance	To set temporary one-day limit amounts, you can call us 24/7 on 133 464. All other limits can be requested using Online Banking. Note that temporary one-day limit transactions can only be completed online, and that the transaction must be completed by midnight (Sydney time) of the day the limit is set.
Cash out using Visa Debit Card	\$2,200 per day, per account	Includes cash out at ATMs, Bank@Post and EFTPOS. Limit includes any ATM operator fees, even those we rebate. Other limits may be applied by the ATM operator, Bank@Post or a merchant.
Purchases using Visa Debit Card	'Cheque' or 'Savings' \$5,000 per day, per account 'Credit' is the balance of the account	A minimum purchase amount may be applied by the merchant. A PIN may not be needed for purchases under \$35 on some terminals (simply select "Credit").
Purchases using Visa payWave	Under \$100 in Australia (other limits may apply outside of Australia)	Applies to Visa payWave purchases under \$100 where no PIN or signature is required. For purchases of \$100 or more, simply enter your PIN or sign – see daily limits above.
BPAY payments	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).
Bank cheques	Maximum amount is balance of account	When ordering a bank cheque online, the minimum amount is \$1,000 per cheque. For other amounts, call us 24/7 on 133 464.

Note: 'per day' means each day ending at approximately midnight Sydney time. Smaller limits may apply due to system failures or maintenance for cash out and purchases.

Visit
ingdirect.com.au

Call
133 464

Write
ING DIRECT
Reply Paid 2682
Sydney NSW 2001
(no stamp required)