



Residential Update.



Shop Online and Overseas for Less with Orange Everyday

Along with having free ATM access throughout Australia, eligible customers now also have access to free ATMs around the world, with international ATM fees rebated within 5 days. Eligible customers can also shop online and overseas and pay no ING international transaction fees. These new benefits start today.

To be eligible for these new benefits, ING customers need to deposit at least \$1,000 from an external bank account to any personal ING account in their name (excluding Living Super and Orange One) in the previous month. And from March 2018, customers will also need to make five+ card purchases (this excludes ATM withdrawals, balance enquiries, cash advances, EFTPOS cash-out only transactions) in the previous month to be eligible.

ING wins 'Best Bank in the World' award by Global Finance magazine

ING was named 'Best Bank in the World' and also collected the 'Best Bank in Europe' award for the fourth time in a row.

The magazine's World's Best Bank awards celebrate the top performers among banks and other providers of financial services from 150 countries. Winners were selected based on performance over the past year, and other criteria including reputation and management excellence.

"ING has been ahead of the curve in adopting digital technology and a culture of innovation. It is 'the bank of the future', with a clearly defined goal of converging toward a single digital banking platform that is globally scalable," said Gordon Platt, editor of Global Finance.

Read more [here](#).

Can we help?

If you have any questions about any of the information above, please contact your ING representative for more information.

Contact us

To learn more



Visit introducer.ing.com.au



Call 1300 656 226.



For the curious: Information is current as at the above date and is subject to change. You received this email as you provided ING with your email address. However, if you do not wish to receive further email communications from ING please send an email to marketing@marketing.ing.com.au with "Unsubscribe" in the subject line or call 1300 656 226.

Global ATM Rebate Offer for Orange Everyday Customers

The Global ATM Rebate Offer will apply for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external bank account to any personal ING account in your name (excluding Living Super and Orange One), and
- (effective from 1 March 2018) also make at least 5 card purchases using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions).

Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Android Pay transactions made with an Orange Everyday Visa card, Orange One or Orange One Platinum Visa card or Nil Interest Visa card provided with an eligible ING home loan. Card purchases made in store or online this current calendar month which settle next calendar month do not count towards the 5 card purchases needed this current calendar month.

When determining if you are eligible under the offer, we also take into account the behaviour of any of your joint account holders or additional cardholders.

If eligible, under the offer:

- for ATMs in Australia - any ATM fee charged by the ATM operator is rebated immediately following the transaction, and
- for ATMs outside Australia - ING will waive the International ATM withdrawal fee of \$2.50 and rebate any ATM fee charged by the ATM operator at settlement of the transaction. While the transaction is pending the amount of the acquirer fee will be deducted from your available balance and will be reinstated after the transaction is finalised. ATM transactions outside Australia can take up to 5 days to finalise.

If eligible, the offer applies to all accounts held in your name (either single or joint account).

This offer may be changed or withdrawn at any time at ING's sole discretion.

International Transaction Fee Waiver Offer for Orange Everyday Customers.

The International Transaction Fee Waiver Offer will apply for the next calendar month when you perform the following during the current calendar month:

- deposit at least \$1,000 from an external bank account to any personal ING account in your name (excluding Living Super and Orange One), and
- (effective from 1 March 2018) also make at least 5 card purchases using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions).

Card purchases includes in store credit or EFTPOS purchases, online purchases, regular card payments, payWave, Apple Pay, and Android Pay transactions made with an Orange Everyday Visa card, Orange One or Orange One Platinum Visa card or Nil Interest Visa card provided with an eligible ING home loan. Card purchases made in store or online this current calendar month which settle next calendar month do not count towards the 5 card purchases needed this current calendar month.

When determining if you are eligible under the offer, we also take into account the behaviour of any of your joint account holders or additional cardholders.

If eligible, under the offer ING will waive the International Transaction fee of 2.5% of the amount of the international transaction.

If eligible, the offer applies to all accounts held in your name (either single or joint account).

Merchants may charge you a separate fee for their services (which is not rebated under this offer).

An international transaction is any transaction:

- in a foreign currency; or
- in Australian dollars or a foreign currency, where:
 - the merchant or financial institution accepting the card is located outside Australia; or
 - the entity processing the transaction is located outside Australia.

This offer may be changed or withdrawn at any time at ING's sole discretion.

Any advice in this email is general and does not take into account your, or your clients' objectives, financial situation or needs, and you should consider whether it is appropriate for you, or your clients. Before making any decision in relation to any of our products you, and your clients, should read the relevant PDS and Terms and Conditions booklet and Fees and Limits Schedule, available at our website or by calling 133 464. If you, or your clients, have a complaint, please call 133 464 at any time, as we have procedures in place to help resolve any issues you, or your client may have. Products are issued by ING, a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

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