



## Residential Update

We're pleased to let you know that from 1 December 2021, we'll be changing our [Orange Everyday benefits](#) including introducing a 1% cashback on eligible gas, water and electricity bills (up to \$100 cashback per Orange Everyday account, per financial year). [Eligible customers\\*](#) will receive a 1% cashback when they pay their utility bills through an Orange Everyday account via BPay or direct debit.

According to research commissioned by ING, Australian households are paying an average of \$5,472 a year or \$456 per month on their utility bills. With the ING utilities cashback offer the average Australian household could save more than \$50 per year (and potentially up to \$100 per year).

ING Cost of Australian Household Utilities research, conducted by YouGov in July 2021. Total sample size was 1,011. The figures are representative of Australians aged 18 years and older.

## Other changes to the benefits for eligible Orange Everyday customers – changes to ATM rebates

From 1 December 2021, ING will no longer offer unlimited ATM fee rebates for eligible customers. From this date, ATM fee rebates will be limited to the first five fee incurring ATM withdrawal transactions per month. Fees charged for any other transactions on ATMs (e.g. balance inquiries) will no longer be rebated.

For any loan scenarios or information about ING's \$3,000 home loan cashback offer for refinances, speak to your ING representative.



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### For the curious:

\*To be eligible for benefits on an Orange Everyday account in any month, Orange Everyday customers must have done the following in the previous month:

- Deposited at least \$1,000 from an external bank account to any personal ING account in their name (excluding Living Super, Personal Loans and Orange One)
- Make five or more eligible card purchases that are settled (and not at a 'pending status') using your ING debit or credit card (excluding ATM withdrawals, balance enquiries, cash advances and EFTPOS cash out only transactions)

Any advice in this email does not take into account your customer's objectives, financial situation or needs and your customer should consider whether it is appropriate for them. Before making any decision in relation to Orange Everyday, your customer should read the Orange Everyday Terms and Conditions booklet, Everyday Banking Fees and Limits Schedule, and the Orange Everyday Benefits Schedule (effective 1 December 2021) available at [ing.com.au](http://ing.com.au) or by calling

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