

TERMS AND CONDITIONS

Orange Everyday Youth \$50 Bonus Payment Offer for Student Edge Customers (April)

To be eligible for the \$50 bonus payment, you must:

- Firstly, open an Orange Everyday Youth bank account, and enter the promotional code at the time of account opening. Invalid or incomplete codes will not be fulfilled. Make sure you make a deposit (as little as \$1) into your new Orange Everyday Youth to activate it.
- You'll then need to:
 - Open a Savings Maximiser and link it to your new Orange Everyday Youth account (if you don't already have one), and
 - Deposit \$50 or more into your linked Savings Maximiser account by 31 May 2019,

collectively the 'Eligibility Criteria'.

The offer commences on 8 April 2019 and is only available to those applicants who satisfy the Eligibility Criteria by 31 May 2019.

Maximum of one \$50 bonus payment per person. If you have previously held an Orange Everyday Youth bank account since 6 August 2018, then you are ineligible for this offer. The customer initiated deposit of \$50 or more must be made to the Savings Maximiser account that is linked to your new Orange Everyday Youth (and cannot be spread across different Savings Maximiser accounts in the customer's name). For eligible applicants, the \$50 bonus payment will be deposited into the applicant's Orange Everyday Youth the month after you meet all applicable Eligibility Criteria.

This offer is available for a limited time only and is not applicable in conjunction with any other promotional offer unless expressly indicated. ING reserves the right to extend or withdraw this offer at any time at its sole discretion. If withdrawn, ING will honour the offer in respect of all Orange Everyday Youth accounts opened using the correct promotional code before the offer is withdrawn provided that applicants satisfy all the Eligibility Criteria. If you use this offer in a manner that is not satisfactory to us or in line with the intent of the offer, we may refuse to pay the \$50 cash bonus. This includes conduct on your part which is designed to undermine the fair and intended operation of the offer.

ING will pay Student Edge an upfront fee in respect of the referral of customers to ING under this offer.

Orange Everyday Youth

Orange Everyday Youth is an account for individuals who are 15 to 17 years old. Joint accounts and overdrafts are not available for Orange Everyday Youth.

Savings Maximiser – For Orange Everyday Youth Customers

Interest rates are subject to change. High variable interest rate comprised of standard variable rate and additional variable rate. Additional variable rate can only apply when you also have an Orange Everyday Youth. The additional variable rate (currently 1.80% p.a.) that is added to the Savings Maximiser standard variable rate applies on one Savings Maximiser per customer on balances up to \$100,000. Any amounts above \$100,000 are subject to the Savings Maximiser standard variable rate applicable at the time. If you do not have an Orange Everyday Youth, the Savings Maximiser standard variable rate applies. If you have multiple Savings Maximiser accounts, visit online banking or call us on 133 464 to check or change which Savings Maximiser account receives the additional variable rate (if eligible). ING can change or withdraw the additional variable rate at any time. The additional variable rate is not payable in conjunction with any other promotional rate.

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

Any advice on this website 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 an Orange Everyday Youth and Savings Maximiser, you should read the Orange Everyday Youth Terms and Conditions, the Orange Everyday Youth Fees and Limits Schedule and the Savings Maximiser Terms and Conditions available at ing.com.au. If you have a complaint, please call us on 133 464 at any time as we have procedures in place to help resolve any issues you 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. Apple, the Apple App Store, Apple Pay, Apple Watch, iPad and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Android, Google Pay and Google Play are trademarks of Google LLC. The Apple Pay Terms and Conditions and the Google Pay Visa Debit Card Terms and Conditions for ING customers are available to consider when setting up mobile payments on your eligible device.