

2026 – \$5,000 CelebratING You Chance to Win Promotion



Terms and Conditions

1. Who can enter?

Any entrant in the CelebratING You Chance to Win Promotion ('**Promotion**') must be:

- an Australian tax resident aged 18 years or over,
- be opted into receiving marketing from ING ('**ING, we, us, our**') and remain opted in for the relevant Monthly Draw Period, and
- hold an active and unrestricted Orange Everyday account at the time of the applicable Monthly Draw (opened before or during the relevant Monthly Draw Entry Period).

2. Who is not able to enter?

Employees of ING (and anyone ING reasonably determines to be their immediate family), and agencies associated with this Promotion are ineligible to enter.

Immediate family means any of the following: spouse, ex-spouse, de-facto spouse, child or step-child (whether natural or by adoption), parent, step-parent, grandparent, step-grandparent, uncle, aunt, niece, nephew, brother, sister, step-brother, step-sister or 1st cousin.

3. In which States and Territories is this competition open?

Australia wide.

4. How to enter

To enter a Monthly Draw, you need to:

- Be the original recipient of an email from ING about the Promotion for the relevant Monthly Draw ('**Promotion Email**').
- Accept these Terms and Conditions by opting in to the Promotion via the link provided within the Promotion Email, before the date stated in the Promotion Email.
- Remain opted in to receive marketing communications from ING for the relevant Monthly Draw Date (This allows us to contact you if you have won).
- Have one (1) or more of the following events ('**Moments**') occur during the relevant Monthly Draw Entry Period:
 - a) You open a new* eligible ING product or account** in joint or single names ('**New Product**').
 - b) You have your ING anniversary (the date you opened your first eligible ING product or account**) ('**Anniversary**').
 - c) You have your birthday ('**Birthday**').

* For insurance policies, the policy start date must fall within the Monthly Draw Entry Period.

** Eligible product or account does not include Living Super, SMSF Cash, SMSF Term Deposit, Business Optimiser, Business Term Deposit, Platform Term Deposit, Priority Commercial Mortgages, Commercial Property Finance and Wholesale Term Deposit Products.

5. How are entries allocated?

Entries to any Monthly Draw will be allocated as follows:

- In any Monthly Draw Entry Period, you will receive one (1) entry in the relevant Monthly Draw for each New Product that you open during the Monthly Draw Entry Period, provided that the New Product and any other existing active eligible product or account** you hold, remain open and active until the end of the Monthly Draw Entry Period. Where the New Product is an insurance policy, one (1) entry will be allocated for each new policy number issued to you, such that identical policy numbers for bundled products will be given a single entry. You will not receive any entries for any other Moments that occur during that Monthly Draw Entry Period.



- If you celebrate an Anniversary, and do not open any New Product, during the Monthly Draw Entry Period, you will receive one (1) entry in the relevant Monthly Draw for the number of Anniversary years. You will not receive any entry for any other Moments that occur during that Monthly Draw Entry Period.
- If your Birthday occurs (and no other Moments occur) during the Monthly Draw Entry Period, you will receive one (1) entry in the relevant Monthly Draw.

Example

If during the Monthly Draw Entry Period:

- you open a New Product; and
- it is your Birthday,

you will receive one (1) entry for the New Product and an additional one (1) entry for each other existing active eligible product or account** that you hold, however you will not receive an entry for your Birthday.

6. When will this competition run?

This competition commences at 12.01am AEDT on 1 March 2026 and ends at 11.59pm AEDT on 31 January 2027 ('Promotional Period'). There will be a total of eleven (11) Monthly Draws conducted during the Promotional Period, with one (1) winner from each Monthly Draw. Each draw will be conducted independently by a third party. Each draw will occur at Anisimoff Legal Pty Ltd, Level 3/162 Collins St, Melbourne VIC 3000 at 10:00AM (AEDT/AEST) on the Monthly Draw Dates included in the table below:

Monthly Draws	Monthly Draw Entry Periods Starting from 12.01am and closing 11.59pm (AEDT/AEST)	Monthly Draw Dates (Period)	Monthly Announcement Dates
Draw 1 – March	01/03/26 – 31/03/26	21/04/26	05/05/26
Draw 2 – April	01/04/26 – 30/04/26	20/05/26	04/06/26
Draw 3 – May	01/05/26 – 31/05/26	23/06/26	07/07/26
Draw 4 – June	01/06/26 – 30/06/26	21/07/26	04/08/26
Draw 5 – July	01/07/26 – 31/07/26	19/08/26	03/09/26
Draw 6 – August	01/08/26 – 31/08/26	22/09/26	06/10/26
Draw 7 – September	01/09/26 – 30/09/26	21/10/26	04/11/26
Draw 8 – October	01/10/26 – 31/10/26	24/11/26	08/12/26
Draw 9 – November	01/11/26 – 30/11/26	09/12/26	17/12/26
Draw 10 – December	01/12/26 – 31/12/26	20/01/27	03/02/27
Draw 11 – January	01/01/27 – 31/01/27	16/02/27	02/03/27

7. How will the winner be chosen?

- The winners will be drawn by computer generated random selection. Additional reserve entries from each Monthly Draw may be drawn and recorded in order in case an invalid entry or ineligible entrant is drawn.
- The first one valid (1) eligible entry drawn in each Monthly Draw will win the prize described below.
- If you win a prize in a Monthly Draw, you will still be eligible to participate in the subsequent Monthly Draws (for example, if you win in the Monthly Draw 4, you can still earn entries in Monthly Draws 5-11 if you complete an eligible entry during a subsequent Monthly Draw Period). Entries are not cumulative and will not roll-over into any subsequent Monthly Draw/s.
- We reserve the right, at any time, to verify the validity of entries and entrants (including an entrant's identity, age and place of residence) and reserve the right, in our sole discretion, to disqualify any entrant who we reasonably believe has breached any of these Terms and Conditions, tampered with the entry process or engaged in any unlawful or other improper conduct calculated to jeopardise fair and proper conduct of the Promotion. Failure by us to enforce any of our rights at any stage does not constitute a waiver of these rights. We reserve our legal rights to recover damages or other compensation from such an offender.



8. What are the prizes?

- There are eleven (11) prizes to be won during the Promotional Period – one (1) in each Monthly Draw.
- Each prize is AUD \$5,000.00.
- The total prize pool is AUD \$55,000.00 over the Promotional Period.
- The winner is responsible for all other costs and expenses in any way associated with their prize. This includes any tax liability incurred. The winner may wish to seek independent tax advice in this respect.
- Prizes are not redeemable for any other prize, and are not exchangeable or transferable to any other person. Subject to the Second Chance Draw clause, if for any reason a winner does not claim or declines their prize (or an element of the prize) at/by the time stipulated by the Promoter, then the prize will be forfeited.

9. Do any special conditions need to be met for the winner to accept the prize?

In order to receive the prize, the winner must have an active and unrestricted Orange Everyday account at the time of payment.

Unless instructed otherwise within four (4) business days of the Monthly Draw Date by secure Message in the ING app, online banking or by calling 133 464, we will pay the prize as follows:

- if the winner holds a single Orange Everyday account, we will deposit the prize into that account;
- if the winner holds more than one Orange Everyday account, we will credit the prize to the active and unrestricted Orange Everyday account with the highest balance; or
- if the winner holds both single and joint Orange Everyday accounts, we will credit the prize to an account held only in their name, provided the account is active and unrestricted.

10. How we'll let the winners know they've won a prize

- The winners will be notified by telephone and in writing by secure Message (available via the ING app and online banking) within two (2) business days of the relevant Monthly Draw Date.
- The first initial, surname and state of each winner will be published online at campaigns.ing.com.au/celebratingyou-2026 on the applicable Monthly Announcement Date, for a minimum of thirty (30) days. If a winner is a South Australian resident, their postcode will also be published online unless they request otherwise within four (4) business days from the Monthly Draw Date. This can be done by sending a secure Message via the ING app or online banking or by calling 133 464.
- If necessary, a draw for an unclaimed or declined prize ('Second Chance Draw') will take place one (1) month from the date of the relevant original Monthly Draw Date (with any final draw taking place on 16 March 2027) at the same time and place as the original draw, subject to any directions from a regulatory authority.
- The winner/s of any Second Chance Draw will be notified by telephone and in writing by secure Message (available via the ING app or online banking) within two (2) business days of the relevant draw and their first initial, surname and state will be announced online at campaigns.ing.com.au/celebratingyou-2026 ten (10) days after the relevant draw, for a minimum of thirty (30) days, (with any final announcement placed on 26 March 2027). If a winner is a South Australian resident, their postcode will also be published online unless they request otherwise within four (4) business days from the Monthly Draw Date. This can be done by sending a secure Message via the ING app or online banking or by calling 133 464.
- Each Monthly Draw prize must be claimed within fourteen (14) days of the relevant Monthly Draw (for each original winner). Any prizes awarded by a Second Chance Draw must be claimed within fourteen (14) days of the relevant Second Chance Draw (for each Second Chance Draw winner, if any).
- We will distribute the prizes to the winners within thirty (30) days of the applicable Second Chance Draw date. In some cases, this may take longer.

11. Is there an entry fee?

No, there is no entry fee.



12. Our decisions are final

- Our decision is final and no correspondence will be entered into. This is a game of chance.
- Information on how to enter and the prizes form part of these Terms and Conditions. Participation in this promotion is deemed acceptance of these Terms and Conditions.
- Subject to regulatory approval, we reserve the right to amend the Promotion and its Terms and Conditions at any time and for any reason, and will notify entrants of any such amendments as soon as reasonably practicable on the competition page at campaigns.ing.com.au/celebratingyou-2026. It is your responsibility to regularly check the Promotion page for any amendments.
- Nothing in these Terms and Conditions limits, excludes or modifies or purports to limit, exclude or modify the statutory consumer guarantees as provided under the Competition and Consumer Act, as well as any other implied warranties under the ASIC Act or similar consumer protection laws in the States and Territories of Australia ('**Non- Excludable Guarantees**'). Except for any liability that cannot by law be excluded, including the Non-Excludable Guarantees, ING (including its respective officers, employees and agents) excludes all liability (including negligence) for any personal injury; or any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of the competition including:
 - a) any technical difficulties or equipment malfunction (whether or not under our control);
 - b) any theft, unauthorised access or third party interference;
 - c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after our receipt) due to any reason beyond our reasonable control;
 - d) any variation in prize value to that stated in these Terms and Conditions;
 - e) any tax liability incurred by a winner or entrant; or
 - f) use of or taking or redeeming the prize.except to the extent that ING's negligence, wilful misconduct or fraud contributed to that loss or damage.
- To the extent permitted by law (including the Australian Consumer Law), if the competition is not capable of running as planned including by reason of technical failure, fraud or any cause beyond our control, we may cancel or suspend the competition or invalidate any affected entries, subject to regulatory approval.
- The laws of New South Wales apply to this competition. Entrants submit to the exclusive jurisdiction of the laws of New South Wales.

13. How we handle your personal information

ING collects personal information ('PI') in order to conduct the promotion and may, for this purpose, disclose such PI to third parties, including but not limited to agents, contractors, service providers, prize suppliers and, as required, to Australian regulatory authorities. Entry is conditional on providing this PI. ING will also use and handle PI as set out in its Privacy Policy, which can be viewed at ing.com.au/privacy. The Privacy Policy also contains information about how entrants may opt out of receiving direct marketing material from ING, access, update or correct their PI, how entrants may complain about a breach of the Australian Privacy Principles or any other applicable law and how those complaints will be dealt with. All entries become the property of ING. Unless otherwise indicated by ING, we may disclose PI to entities outside of Australia (see ING's Privacy Policy for details).

- We will seek the consent of the winner prior to using the name, likeness, image and/or voice (including photograph, film and/or recording of the same) in any media for any period. No remuneration is offered for the purpose of promoting this offer (including any outcome), and promoting any products manufactured, distributed and/or supplied by us.

14. Licences we've got to run this competition

Authorised under NSW Permit No. NTP12395, ACT Permit No. TP25/00293 & SA Permit No. T26/230.

15. Who is running this competition?

The Promoter is ING Bank (Australia) Limited ABN 24 000 893 292 AFSL 229823 Australian Credit Licence 229823 (we, us, our) of 60 Margaret Street, Sydney NSW 2000. To contact us, please visit ing.com.au/contactus.

