



You love home loans. We love home loans

We're better together.



do your thing

Service Levels

Purchase / Refinance

3 days



Pre-approval

3 days



Sales Support Unit

Average speed to answer: 46 seconds

Interest Rates

As of 30 September 2024 there are no changes to our residential mortgage rates. For more information on our current interest rates, see [our broker portal](#).

ING's Environmental Rating Cashback - Extended!

Our 7-star rating cashback has been extended to the end of the year, giving your customers more chances to save on energy-efficient properties!

Does your customer qualify?

Does your customer have any of these certifications:

- A [Residential Efficiency Scorecard = 7 stars or greater](#)
- An [accredited ACT energy rating = 7 stars or greater](#)
- The [Nationwide House Energy Rating Scheme \(NatHERS\) = 7 stars or greater](#)
- [Green Building Council of Australia \(GBCA\) Green Star Home](#)

What's in it for your customers?

- Up to **\$2,500 for refinance** applications.
- **\$1,500 for purchase** applications.

Customer information flyers available

To make it easy, we've created two brochures - one for [refinances](#) and another for property [purchases](#), both can be shared with your customers to spread the word on this.

Below are some key points to note:

Other qualification details:

- Please provide a copy of an eligible certificate to ING by 31 March 2025.
 - **Note:** If a customer does not have the original certificate with their building plans, they may be able to request a copy from their builder.
- Minimum loan amount is **\$350,000** excluding refinances of existing ING loans.
- The Application may be for any available ING Home Loan product.
- The Application must be approved, and the resulting new ING home loan must:
 - have a loan to value ratio (LVR) of 80% or less;
 - settle on or before 31 March 2025; and
 - The customer must hold an active ING Orange Everyday transaction account in the same name(s) as the new ING Home Loan at the time that the cashback is paid (which will occur within 70 calendar days after the eligibility criteria has been met).

Exit Strategy Requirements - ApplyOnline

Customers who reach their planned retirement age or 67 years old during the loan term must provide a detailed retirement exit strategy plan. We have added a mandatory text box to the relevant field in the *Compliance Tab* of ApplyOnline where brokers can input the required information. Where this information is missing or incomplete, the progression of the loan application will be delayed until further clarification is provided.



Online help & support
Visit broker.ing.com.au



Sales Support Unit
1300 656 226
8:30 a.m. - 6:00 p.m. Monday
to Friday (AEST)

Or contact your ING
Representative

For the curious: Information and interest rates are correct on the date of this communications and are subject to change. All applications for credit are subject to ING's credit approval criteria. Fees and charges apply. Any advice in this email does not take into account your customers' objectives, financial situation or needs and they should consider whether it is appropriate for them. Before making any decision in relation to our products, your customers should read the relevant Terms and Conditions booklet and fees and limits schedules available at ing.com.au. ING's Target Market Determinations are also available at our website.

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