Eligible home energy-efficient upgrades.

We offer two options to help you make your home more energy efficient. You can either use **Home Energy Helper** or **BYO installer**.

Energy efficient upgrades	Installer on Home Energy Helper	BYO installer
Solar panel and inverters	✓	✓
Battery	✓	✓
Hot water heat pump	✓	✓
Air conditioner (non-ducted single-split)	✓	✓
Induction cooktop	✓	✓
Solar hot water system		✓
Insulation		✓
Double glazed windows		✓
EV charger		✓
Ceiling fan		✓
Energy monitoring system		✓
Pool pump		✓

Home Energy Helper

Research shows it's time-consuming to find reliable installers and understand all the eligibility criteria yourself. So, we've partnered with BOOM! Power, to help give you access to Home Energy Helper.

With Home Energy Helper you can understand what eligible upgrades you could make, the estimated costs of upgrades and get access to a trusted network of professional installers who meet strict standards for quality, compliance, and customer satisfaction.

With Home Energy Helper, you get access to:

- Fully licensed and insured installers
- Certified and compliant products approved by the relevant authorities
- Reliable workmanship backed by strong warranties
- Installers with proven financial stability and high customer ratings

Want to explore other upgrades or BYO installer?

You're free to choose, just be sure to:

1. Review the eligibility criteria below.
2. Gather a few quotes from different installers before applying.
3. Share your quote from your chosen installer with us for review when you submit your application.
4. We'll let you know if the home energy upgrades are eligible.
5. Once your chosen upgrades have been installed, send us a copy of your final invoice evidencing the installation is complete.

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Eligibility criteria for BYO installer

Solar panels and inverters	
Supplier and installer criteria	▪ Purchased from a New Energy Tech (NET) Approved Seller under the New Energy Tech Consumer Code (NETCC) ▪ Solar panels listed under the Clean Energy Council (CEC) list of approved solar modules ▪ Installed by a Solar Accreditation Australia (SAA) accredited installer ▪ Inverter listed under the register of Clean Energy Council (CEC) approved inverters and power conversion equipment
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Solar panel and inverter (if applicable) make and model ▪ Supplier name and company ▪ Installer name, company and accreditation number ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the final Invoice for the purchase and installation of Solar panels including: ▪ Solar panel and inverter make and model ▪ Supplier name and company ▪ Installer name, company and accreditation number ▪ Property address for the installation

Battery	
Supplier and installer criteria	▪ Purchased from a New Energy Tech (NET) Approved Seller under the New Energy Tech Consumer Code (NETCC) ▪ Installed by a Solar Accreditation Australia (SAA) accredited installer ▪ Battery listed under the register of Clean Energy Council (CEC) approved batteries
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Battery make and model ▪ Supplier name and company ▪ Installer name, company and accreditation number ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final Invoice** for the purchase and installation of batteries including: ▪ Battery and inverter make and model ▪ Supplier name and company ▪ Installer name, company and accreditation number ▪ Property address for the installation

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Hot water heat pump
(including the removal of gas connections and relevant gas appliances if required)

Supplier and installer criteria	▪ Listed under Clean Energy Regulator register of air source heat pumps OR Essential Services Commission register of approved products if you are in NSW or VIC ▪ Has a minimum five-year whole-of-system warranty from product manufacturers on all major components ▪ Installed by a licensed tradesperson
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Hot Water Heat Pump Model ▪ Installer name and company ▪ Proof of warranty ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of a hot water heat pump including: ▪ Hot Water Heat Pump Model ▪ Installer name and company ▪ Proof of warranty ▪ Property address for the installation

Air conditioner (non-ducted single-split)
(including the removal of gas connections and relevant gas appliances if required)

Supplier and installer criteria

Installation of non-ducted single-split air conditioner that:

a. Meets the following minimum Zoned Energy Star Rating for the relevant climate zone as per the Zoned Energy Rating label:

Climate zone energy ratings		
Cooling Capacity	**Minimum Cooling star rating**	**Minimum Heating star rating**
	Hot climate zone	
3.99kW and below	5.5	3.5
4.00kW – 6.99kW	4	3.5
7.00 – 9.99kW	3.5	3.5
10.00kW and above	4	3.5
	Average climate zone	
3.99kW and below	5	3
4.00kW – 6.99kW	4	2.5
7.00 – 9.99kW	3.5	2.5
10.00kW and above	3	3
	Cold climate zone	
3.99kW and below	5	3
4.00kW – 6.99kW	4	2
7.00 – 9.99kW	3.5	2
10.00kW and above	3.5	2.5

b. Is installed by a licensed electrician with an Australian Refrigeration Council (ARC) refrigerant handling licence

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Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Air conditioner make and model ▪ Installer name and company ▪ Property Address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of an air conditioner confirming: ▪ Air conditioner make and model ▪ Installer name and company ▪ Property Address for the installation

Induction Cooktop (including the removal of gas connections and relevant gas appliances if required)	
Supplier and installer criteria	▪ Installed by a licenced electrician
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Induction cooktop make and model ▪ Installer name and company ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of an induction cooktop including: ▪ Induction cooktop make and model ▪ Installer name and company ▪ Property address for the installation

Solar hot water system	
Supplier and installer criteria	▪ Listed under the Clean Energy Regulator register of solar water heaters OR listed under the Essential Services Commission register of approved products ▪ Have a minimum five year whole-of-system warranty from product manufacturers on all major components ▪ Installed by a licenced tradesperson
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Solar hot water system make and model ▪ Installer name and company ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of an Solar hot water system including: ▪ Solar hot water system make and model ▪ Installer name and company ▪ Property address for the installation ▪ Proof of warranty

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Insulation	
Supplier and installer criteria	▪ Installed by an Energy Efficiency Council (EEC) Certified Insulation Installer ▪ Is installed following completion of an electrical safety check ▪ Meets the following minimum thermal performance – Walls: R2.5 (R1.8 for WA) – Underfloor: R2.5 – Ceilings: R4 for NSW, NT, QLD, SA, VIC, WA, R5 for ACT, TAS
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ R-value, make and model of the insulation product ▪ Installer name and company ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of insulation including: ▪ R-value, make and model of the insulation product ▪ Installer name and company ▪ Property address for the installation

Double-glazed windows	
Supplier and installer criteria	▪ Must have a maximum Window Energy Rating Scheme (WERS) U-value of 4.0 ▪ Installed by an accredited Australian Glazing and Window Association (AGWA) member
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Double-glazed windows make, model and WERS U-value ▪ Installer name and company ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of double-glazed windows including: ▪ Double-glazed windows make, model and WERS U-value ▪ Installer name and company ▪ Property address for the installation

EV charger	
Supplier and installer criteria	▪ Installed by a licensed electrician ▪ A level 2 EV charger: – Acquired through an approved seller accredited by the New Energy Tech Consumer Code – Included with the purchase of an electric vehicle
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ EV chargers make, model and level ▪ Installer name and company ▪ Property address for the installation

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Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of an EV charger including: ▪ EV chargers make, model and level ▪ Installer name and company ▪ Property address for the installation

Ceiling fan	
Supplier and installer criteria	▪ An energy-efficient ceiling fan (e.g. DC motor, low power consumption) ▪ Installed by a licensed electrician
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Ceiling fan make, model and details of its energy-efficient features (e.g. DC motor, power rating) ▪ Installer name and company ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of a ceiling fan including: ▪ Ceiling fan make, model and details of its energy-efficient features (e.g. DC motor, power rating) ▪ Installer name and company ▪ Property address for the installation

Energy monitoring system	
Supplier and installer criteria	▪ A smart energy monitoring system capable of real-time usage tracking ▪ Purchased from a New Energy Tech (NET) Approved Seller under the New Energy Tech Consumer Code (NETCC) ▪ Installed by licensed electrician
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Energy monitoring system make and model, including details of its monitoring capabilities (e.g. real-time tracking, load control) ▪ Installer name and company ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of an energy monitoring system including: ▪ Energy monitoring system make and model, including details of its monitoring capabilities (e.g. real-time tracking, load control) ▪ Installer name and company ▪ Property address for the installation

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Pool pump	
Supplier and installer criteria	▪ Minimum 6-star energy label ▪ Installed by licensed electrician
Evidence requirements for application	By sending us a quote from your supplier and installer showing: ▪ Pool pump make, model and energy label rating ▪ Installer name and company ▪ Property address for the installation
Evidence requirements for loan settlement and/ or incentive payments	By sending us a copy of the **final invoice** for the purchase and installation of a pool pump including: ▪ Pool pump make, model and energy label rating ▪ Installer name and company ▪ Property address for the installation

Society is transitioning to a low-carbon economy. So are our clients, and so is ING. We finance a lot of sustainable activities, but we still finance more that's not. See how we're progressing on ing.com/climate

Important information:
All applications for credit are subject to ING's credit approval criteria. Fees and charges apply.

Products are issued by ING. ING is a business name of ING Bank (Australia) Limited ABN 24 000 893 292, AFSL and Australian Credit Licence 229823.

Before making any decision about our products, you 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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ING Green Upgrade Loan:
We understand that the term 'green' may be new to you, so when we say 'green' we mean that the purpose of this loan is to finance eligible energy efficient upgrades to a property to improve its energy efficiency and support decarbonisation efforts. Eligible energy efficient upgrades for the Green Upgrade Loan align to the Household Energy Upgrade Fund Technology criteria as defined by the Clean Energy Finance Corporation.

With a Green Upgrade Loan, the relevant fixed rate that applies to a loan is the one that is available on the date of settlement or the date the fixed rate period commences. At the end of the fixed interest period, the interest rate will convert to the Mortgage Simplifier variable rate.

To qualify for a green upgrade loan, the security property must not exceed $2,500,000 in value, and existing loans (Mortgage Simplifier, Orange Advantage or Fixed Rate Loan) must have a balance of $150K +, the LVR for an existing loan and Green Upgrade Loan must be 80% or less when settled.

Fixed rate break costs are not applicable on the Green Upgrade Loan, however they may apply to other Fixed Rate Loans in certain circumstances. These costs may be substantial. Refer to the ING Home Loan Terms and Conditions for more detail on break costs and when it is payable or your customer can contact us on 133 464 for an estimate of the break costs that may be payable. Any additional payments or advanced funds are not available for redraw during the fixed interest period.

Home Energy Helper
ING has partnered with BOOM! Power Pty Ltd (ABN 17 616 801 024) (BOOM! Power) to give your customers access to the Home Energy Helper Platform (Platform) to help your customers understand their potential home energy bill savings and emissions reductions, which could result from making home energy upgrades. If you arrange a home energy upgrade using the Platform, ING and BOOM! Power will receive a commission from the service provider that supplies and installs the home energy upgrade (installer). Installers have commercial arrangements in place with BOOM! Power for the referral of customer enquiries to the installers.

BOOM! Power will not provide any credit assistance to ING customers.