

# Eligible home energy-efficient upgrades.

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

If you **BYO** your installer, you can still qualify for:

- the [ING Green Upgrade Loan](#)
- the \$1,500 ING Home Loan Refinance and home energy upgrade cashback promotion ([T&Cs apply](#))
- the \$500 cashback for existing ING home loan customers applying for the ING Green Upgrade Loan ([T&Cs apply](#))

Which energy efficient upgrades are eligible?	Installer on Home Energy Helper	BYO installer
Solar panel and inverters	✓	✓
Solar home batteries	✓	✓
Hot water heat pump	✓	✓
Single split air conditioner	✓	✓
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 use your own installer?

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

1. Review the eligibility criteria. We've set this out 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 for an ING Home Loan Refinance or the ING Green Upgrade Loan.
4. We'll let you know if the home-energy upgrades are eligible and if the installer is approved by ING.



## Solar panels and inverters

<b>Supplier and installer criteria</b>	<ul style="list-style-type: none"> <li>▪ Purchased from a <a href="#">New Energy Tech (NET) Approved Seller</a> under the New Energy Tech Consumer Code (NETCC)</li> <li>▪ Installed by a <a href="#">Solar Accreditation Australia (SAA) accredited installer</a></li> <li>▪ Inverter listed under the register of <a href="#">Clean Energy Council (CEC) approved inverters and power conversion equipment</a></li> </ul>
<b>Evidence requirements for application</b>	<p>By sending us a quote from your supplier and installer showing:</p> <ul style="list-style-type: none"> <li>▪ Solar panel and inverter (if applicable) make and model</li> <li>▪ Supplier name and company</li> <li>▪ Installer name, company and accreditation number</li> <li>▪ Property address for the installation</li> </ul>
<b>Evidence requirements for loan settlement and/or incentive payments</b>	<p>By sending us a copy of the final Invoice for the purchase and installation of Solar Panels including:</p> <ul style="list-style-type: none"> <li>▪ Solar Panel and inverter make and model</li> <li>▪ Supplier name and company</li> <li>▪ Installer name, company and accreditation number</li> <li>▪ Property address for the installation</li> </ul>

## Solar home batteries

<b>Supplier and installer criteria</b>	<ul style="list-style-type: none"> <li>▪ Purchased from a <a href="#">New Energy Tech (NET) Approved Seller</a> under the New Energy Tech Consumer Code (NETCC)</li> <li>▪ Installed by a <a href="#">Solar Accreditation Australia (SAA) accredited installer</a></li> <li>▪ Inverter listed under the register of <a href="#">Clean Energy Council (CEC) approved inverters and power conversion equipment</a></li> </ul>
<b>Evidence requirements for application</b>	<p>By sending us a quote from your supplier and installer showing:</p> <ul style="list-style-type: none"> <li>▪ Solar panel and inverter (if applicable) make and model</li> <li>▪ Supplier name and company</li> <li>▪ Installer name, company and accreditation number</li> <li>▪ Property address for the installation</li> </ul>
<b>Evidence requirements for loan settlement and/or incentive payments</b>	<p>By sending us a copy of the <b>final Invoice</b> for the purchase and installation of Solar Panels including:</p> <ul style="list-style-type: none"> <li>▪ Solar Panel and inverter make and model</li> <li>▪ Supplier name and company</li> <li>▪ Installer name, company and accreditation number</li> <li>▪ Property address for the installation</li> <li>▪ Confirmation that the upgrade has been successfully installed at the property</li> </ul>



## Hot water heat pump

(including the removal of gas connections and relevant gas appliances if required)

Supplier and installer criteria	<ul style="list-style-type: none"><li>Listed under <a href="#">Clean Energy Regulator register of air source heat pumps</a> OR <a href="#">Essential Services Commission register of approved products</a> if you are in NSW or VIC</li><li>Has a minimum five-year whole-of-system warranty from product manufacturers on all major components</li><li>Installed by a licensed tradesperson</li></ul>
Evidence requirements for application	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"><li>Hot Water Heat Pump Model</li><li>Installer name and company</li><li>Proof of warranty</li><li>Property address for the installation</li></ul>
Evidence requirements for loan settlement and/or incentive payments	By sending us a copy of the <b>final invoice</b> for the purchase and installation of a hot water heat pump including: <ul style="list-style-type: none"><li>Hot Water Heat Pump Model</li><li>Installer name and company</li><li>Proof of warranty</li><li>Property address for the installation</li></ul>

## Non-ducted single-split Air Conditioner

(including the removal of gas connections and relevant gas appliances if required)

Supplier and installer criteria	Installation of non-ducted single-split air conditioner, including the removal of gas connections and relevant gas appliances if required, 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	
Installed by a licensed electrician with an Australian Refrigeration Council (ARC) refrigerant handling licence			



<b>Evidence requirements for application</b>	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"> <li>▪ Air conditioner make and model</li> <li>▪ Installer name and company</li> <li>▪ Property Address for the installation</li> </ul>
<b>Evidence requirements for loan settlement and/or incentive payments</b>	By sending us a copy of the <b>final invoice</b> for the purchase and installation of an air conditioner confirming: <ul style="list-style-type: none"> <li>▪ Air conditioner make and model</li> <li>▪ Installer name and company</li> <li>▪ Property Address for the installation</li> </ul>

### Induction Cooktop

(including the removal of gas connections and relevant gas appliances if required)

<b>Supplier and installer criteria</b>	<ul style="list-style-type: none"> <li>▪ Installed by a licenced electrician</li> </ul>
<b>Evidence requirements for application</b>	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"> <li>▪ Induction cooktop make and model</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> </ul>
<b>Evidence requirements for loan settlement and/or incentive payments</b>	By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including: <ul style="list-style-type: none"> <li>▪ Induction cooktop make and model</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> </ul>

### Solar hot water system

<b>Supplier and installer criteria</b>	<ul style="list-style-type: none"> <li>▪ Listed under the <a href="#">Clean Energy Regulator register of solar water heaters</a></li> <li>▪ Installed by a licenced tradesperson</li> </ul>
<b>Evidence requirements for application</b>	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"> <li>▪ Solar hot water system make and model</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> </ul>
<b>Evidence requirements for loan settlement and/or incentive payments</b>	By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including: <ul style="list-style-type: none"> <li>▪ Solar hot water system make and model</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> <li>▪ Confirmation that the upgrade has been successfully installed at the property</li> </ul>



Insulation	
Supplier and installer criteria	<ul style="list-style-type: none"> <li>Installed by an <a href="#">Energy Efficiency Council (EEC) Certified Insulation Installer</a></li> <li>Meets the following minimum thermal performance               <ul style="list-style-type: none"> <li>Walls: R2.5 (R1.8 for WA)</li> <li>Underfloor: R2.5</li> <li>Ceilings: R4 for NSW, NT, QLD, SA, VIC, WA/R5 for ACT, TAS</li> </ul> </li> </ul>
Evidence requirements for application	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"> <li>R-value of the insulation product</li> <li>Installer name and company</li> <li>Property address for the installation</li> </ul>
Evidence requirements for loan settlement and/or incentive payments	By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including: <ul style="list-style-type: none"> <li>R-value of the insulation product</li> <li>Installer name and company</li> <li>Property address for the installation</li> <li>Confirmation that the upgrade has been successfully installed at the property</li> </ul>

Double-glazed windows	
Supplier and installer criteria	<ul style="list-style-type: none"> <li>Must have a maximum <a href="#">Window Energy Rating Scheme (WERS)</a> U-value of 4.0</li> <li>Installed by an accredited <a href="#">Australian Glazing and Window Association (AGWA) member</a></li> </ul>
Evidence requirements for application	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"> <li>Double-glazed windows make, model and WERS U-value</li> <li>Installer name and company</li> <li>Property address for the installation</li> </ul>
Evidence requirements for loan settlement and/or incentive payments	By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including: <ul style="list-style-type: none"> <li>Double-glazed windows make, model and WERS U-value</li> <li>Installer name and company</li> <li>Property address for the installation</li> <li>Confirmation that the upgrade has been successfully installed at the property</li> </ul>

EV charger	
Supplier and installer criteria	<ul style="list-style-type: none"> <li>Installed by a licensed electrician</li> <li>A level 2 EV charger:               <ul style="list-style-type: none"> <li>Acquired through a seller accredited by the New Energy Tech Consumer Code</li> <li>Included with the purchase of an electric vehicle</li> </ul> </li> </ul>
Evidence requirements for application	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"> <li>EV chargers make, model and level</li> <li>Installer name and company</li> <li>Property address for the installation</li> </ul>



<b>Evidence requirements for loan settlement and/or incentive payments</b>	<p>By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including:</p> <ul style="list-style-type: none"> <li>▪ EV chargers make, model and level</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> <li>▪ Confirmation that the upgrade has been successfully installed at the property</li> </ul>
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Ceiling fan	
<b>Supplier and installer criteria</b>	<ul style="list-style-type: none"> <li>▪ An energy-efficient ceiling fan (e.g. DC motor, low power consumption)</li> <li>▪ Installed by a licensed electrician</li> </ul>
<b>Evidence requirements for application</b>	<p>By sending us a quote from your supplier and installer showing:</p> <ul style="list-style-type: none"> <li>▪ Ceiling fan make, model and details of its energy-efficient features (e.g. DC motor, power rating)</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> </ul>
<b>Evidence requirements for loan settlement and/or incentive payments</b>	<p>By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including:</p> <ul style="list-style-type: none"> <li>▪ Ceiling fan make, model and details of its energy-efficient features (e.g. DC motor, power rating)</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> <li>▪ Confirmation that the upgrade has been successfully installed at the property</li> </ul>

Energy monitoring system	
<b>Supplier and installer criteria</b>	<ul style="list-style-type: none"> <li>▪ A smart energy monitoring system capable of real-time usage tracking</li> <li>▪ Installed by licensed electrician</li> </ul>
<b>Evidence requirements for application</b>	<p>By sending us a quote from your supplier and installer showing:</p> <ul style="list-style-type: none"> <li>▪ Energy monitoring system make and model, including details of its monitoring capabilities (e.g. real-time tracking, load control)</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> </ul>
<b>Evidence requirements for loan settlement and/or incentive payments</b>	<p>By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including:</p> <ul style="list-style-type: none"> <li>▪ Energy monitoring system make and model, including details of its monitoring capabilities (e.g. real-time tracking, load control)</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> <li>▪ Confirmation that the upgrade has been successfully installed at the property</li> </ul>



Pool pump	
Supplier and installer criteria	<ul style="list-style-type: none"> <li>▪ Minimum 6-star energy label</li> <li>▪ Installed by licensed electrician</li> </ul>
Evidence requirements for application	By sending us a quote from your supplier and installer showing: <ul style="list-style-type: none"> <li>▪ Pool pump make, model and energy label rating</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> </ul>
Evidence requirements for loan settlement and/or incentive payments	By sending us a copy of the <b>final invoice</b> for the purchase and installation of an induction cooktop including: <ul style="list-style-type: none"> <li>▪ Pool pump make, model and energy label rating</li> <li>▪ Installer name and company</li> <li>▪ Property address for the installation</li> <li>▪ Confirmation that the upgrade has been successfully installed at the property</li> </ul>

#### 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](http://ing.com.au). ING's Target Market Determinations are also available at our website.

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#### ING Green Upgrade Loan:

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.

