

ING Mortgage Simplifier

Sharp rate for owner-occupier P&I borrowers with no offset complexity required.

Reviewed by Norg Editorial Team · Editorial Team, Norg Reviews · last reviewed 14/05/2026

Overall Rating

4.5 / 5

Based on 0 detailed reviewer perspectives. Methodology: AussieBanks Review — Home Loans Methodology v1.0.0.

Pros

+ Mortgage Simplifier is genuinely simple — no offset complexity, no package fee

Cons

No offset account in the Simplifier variant — must use Orange Advantage for that

Key Takeaways

1. Simplifier vs Orange Advantage

Simplifier has the sharpest rate but no offset. Orange Advantage adds offset + transaction account for \$299/yr package fee. Worth modelling which is cheaper for your offset balance.

2. Digital-only origination

ING has no branches in Australia. Application is fully online or via a small set of phone-based mortgage specialists.

3. AFSL 229823 — ING Bank Australia

APRA-regulated ADI. Deposits FCS-protected to \$250k per account holder.