

A mortgage loan at ING for an energy-efficient modernisation of your real estate

ING Bank Śląski S.A. provides its clients with a special offer of mortgage loan for modernisation of their real property.

A mortgage loan at ING for an energy-efficient modernisation may be used for:

- the acquisition and renovation/modernisation of a house or a residential unit on the secondary market – the offer for prospective- and existing ING clients;
- renovation/modernisation of a house or residential unit – for ING clients who already have a mortgage loan or cash loan for the real property being modernised.

The minimum credit facility amount is **PLN 70,000** and the maximum amount is **PLN 2,000,000**. The lending object must also be the collateral object securing the loan.

From 5 August 2024 until 29 September 2024, ING proposes special pricing conditions: **a zero loan origination fee** and an **attractive fixed rate for 5 years**.

To take advantage of the offer, you need to enclose the *Energy performance certificate (EPC) within the meaning of the Energy Performance of Buildings Act of 29 August 2014* with your credit application to prove the demand for non-renewable primary energy of the building. The initial PE value is entered in the loan agreement. Next, following the agreed construction period (upon completing specific renovation/modernisation works), the client will have another energy performance certificate made and communicate its date and number to the bank, using Moje ING application. The EPC should specify that the real property's demand for non-renewable primary energy (PE) improved by at least 30% from the initial value and does not exceed 76 kWh/sq.m./year.

Before entering into the agreement, at least one person acceding the agreement should also hold or set up a personal account with ING, ensure monthly inflows of at least PLN 2,000 and enter into an insurance agreement to secure the loan repayment via the bank with an insurance company cooperating with ING.

Detailed terms and conditions of the offer are available here:

[Wróć na ing.pl - Kredyt hipoteczny na energooszczędną modernizację nieruchomości](#)

The society transitions to the low-carbon economy. That's what our clients do and that's what we are also doing at ING. We finance many sustainable actions, but we still finance more projects that are not sustainable. Check out how we are doing [ESG at ING Bank Śląski](#).