

Tuesday, 7 July 2026

## ING, Suncorp Bank and Bendigo Bank home loan customers are the most satisfied with their bank after three interest rate rises

New financial data from Roy Morgan's Single Source shows ING has topped the latest banking customer satisfaction ratings among home loan customers in mid-2026. ING home loan customer satisfaction is a market leading 92.1% in May 2026, up 0.9% points from a year ago.

In second place was Suncorp Bank, which completed its merger with ANZ almost two years ago in July 2024<sup>1</sup>, with customer satisfaction among home loan customers at 87.1%, up 2.3% points on a year ago.

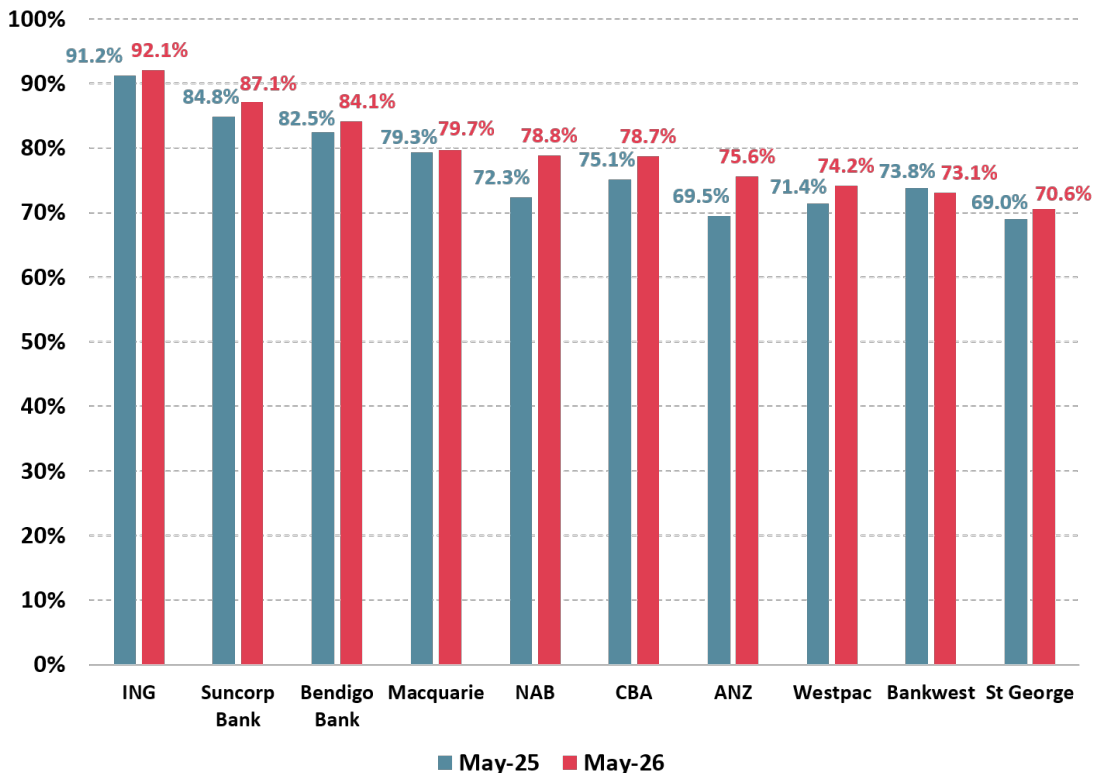
Filling out the top four banks are Bendigo Bank on 84.1%, up 1.6% points on a year ago and Macquarie in fourth on 79.7%, following an increase of 0.4% points.

In May 2026 NAB had the highest home loan customer satisfaction among the big four banks, with a rating of 78.8%, and the largest increase in customer satisfaction compared to a year ago, up 6.5% points.

Filling out the top eight positions are CBA on 78.7%, up 3.6% points on a year ago, ANZ on 75.6%, up 6.1% points, and Westpac on 74.2%, up 2.8% points. The average customer satisfaction with the big four banks as a group was 77.3%, up an impressive 4.7% points on a year ago.

The latest data covers the six months to May 2026 and overall home loan customer satisfaction amongst Australia's top banks collectively was at 78.3% during this period. This represents a collective increase of 4.2% points from a year ago (six months to May 2025).

### Customer satisfaction ratings of home loan banking customers: May 2025 cf. May 2026



**Source:** Roy Morgan Single Source Australia, Dec. 2024 – May 2025, n = 33,616, Dec. 2025 – May 2026, n = 28,398.  
**Base:** Australians aged 14+. \*The ten banks reported have a minimum sample size of at least 200 for the periods reported.

<sup>1</sup> ANZ Bank announces the completion of its takeover of Suncorp Bank (July 31, 2024)  
<https://www.anz.com.au/newsroom/media/2024/july/anz-completes-acquisition-of-suncorp-bank>

**The following are a few reasons why home loan customers are satisfied with their banks:**

- *“I have been with ING through 2 mortgages and savings accelerator accounts. their rates are always competitive, and the customer service is always good” & “App is good. No scandals as far as I know. Had the best mortgage rates when we were looking for one” – ING Home Loan Customers.*
- *“Their offset accounts against mortgage loans are a great feature. Being able to have multiple offset accounts to manage our money well is useful and helpful” and “When I divorced; I went through a property settlement and looked for a home loan. Suncorp was the only one that would lend me the money” – Suncorp Loan Customers.*
- *“Bendigo Bank has best home loan rates around mortgage under \$250,000 dollars” & “Their loan was competitive” - Bendigo Bank Home Loan Customers.*
- *“Easy application of a Mortgage and online platforms are easy to use and understand” & “Since joining them two years ago; after being recommended by a broker, I have been very satisfied with the products they offer, up to 10 offset accounts to the mortgage account” – Macquarie Home Loan Customers.*
- *“They were most helpful when it comes to getting a home loan and have been easy to deal with since and have given suggestions that better suit my situation instead of being greedy and ripping me off” & “I just know there are banks with better interest rates however they were really good when getting my home loan and would finance a lot of apartments I was looking at” – NAB Home Loan Customers.*

**Roy Morgan CEO Michele Levine says ING has maintained an outstanding level of home loan customer satisfaction over the last year and increased its satisfaction from a market leading 91.2% a year ago to 92.1% in May 2026:**

*“Home loan customer satisfaction for Australia’s top banks was at 78.3% in the six months to May 2026, up 4.2% points from a year ago (74.1%). The increase is despite interest rates in May 2026 (4.35%) being 0.5% points higher than a year ago in May 2025 (3.85%).*

*“During the pandemic the peak for home loan customer satisfaction across the top banks was in the six months to February 2021 at 80.2%. This mark was not exceeded until home loan customer satisfaction reached a post-pandemic peak of 81.1% in the six months to December 2025 after three interest rate cuts during 2025 which dropped official interest rates to 3.6%.*

*“However, early indications from the latest monthly data are that the three interest rate increases in the first half of 2026 are starting to have an impact on home loan customer satisfaction which is slightly below the peak reached in the six months to December 2025. The interest rate increase of +0.25% to 4.35% in May means interest rates are now at their equal highest in almost 15 years.*

*“Because of the way interest rates operate in the economy it takes up to two years to see the full impact of an official interest rate increase. Given this time lag we are still yet to see the full impact of the current cycle of increases which will continue to hit households throughout this year as home loan repayments reset to higher levels.*

*“Looking at the banks, ING has excelled during the last year with the highest home loan customer satisfaction at 92.1%, up 0.9% points from a year ago, ahead of the ANZ owned Suncorp Bank (87.1%, up 2.3% points), Bendigo Bank (84.1%, up 1.6% points) and Macquarie (79.7%, up 0.4% points).*

*“The big four banks have performed well over the last year with the largest increases in home loan customer satisfaction led by NAB on 78.8% (up 6.5% points), ahead of the Commonwealth Bank on 78.7% (up 3.6% points), ANZ on 75.6% (up 6.1% points), and Westpac on 74.2% (up 2.8% points).”*

These latest banking satisfaction ratings come from the Roy Morgan Single Source survey, derived from in-depth interviews with over 60,000 Australians each year.

**Related research findings**

For further in-depth analysis, view the [Consumer Banking Customer Satisfaction Report](#) or the various [Banking and Finance Currency Reports](#).



**For comments or more information about Roy Morgan's banking satisfaction data please contact:**

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### **Roy Morgan Customer Satisfaction Awards**

The Roy Morgan Customer Satisfaction Awards highlight the winners but this is only the tip of the iceberg. Roy Morgan tracks customer satisfaction, engagement, loyalty, advocacy and NPS across a wide range of industries and brands. Data can be analysed by month for your brand and importantly your competitive set.

### **Need to know what is driving your customer satisfaction?**

Check out the new Roy Morgan Customer Satisfaction Dashboard at  
<https://www.customersatisfactionawards.com>.

### **About Roy Morgan**

Roy Morgan is Australia's largest independent Australian research company, with offices in each state, as well as in the U.S. and U.K. A full-service research organisation, Roy Morgan has over 80 years' experience collecting objective, independent information on consumers.

### **Margin of Error**

The margin of error to be allowed for in any estimate depends mainly on the number of interviews on which it is based. Margin of error gives indications of the likely range within which estimates would be 95% likely to fall, expressed as the number of percentage points above or below the actual estimate. Allowance for design effects (such as stratification and weighting) should be made as appropriate.

Sample Size	Percentage Estimate			
	40%-60%	25% or 75%	10% or 90%	5% or 95%
10,000	±1.0	±0.9	±0.6	±0.4
20,000	±0.7	±0.6	±0.4	±0.3
50,000	±0.4	±0.4	±0.3	±0.2