



**The mortgage to  
make housing  
dreams a reality**

# NIBC Mortgage

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## Who is it for?

- From 18 years, no maximum age.
- Maximum 4 applicants
- Wider standards with the senior citizen proposition.
- Wider standards for expats.
- Entrepreneurs active from 12 months.
- Labour market scan, flex workers and perspective statement.
- Medical, PhD, political officeholders and clergy.
- PGB income in accordance with NHG. BKR codes NHG compliant.
- Even broader terms and conditions with the NIBC Extra Hypotheek.

## The mortgage

- Minimum principal amount 70,000 euros.
- Maximum principal amount 1,000,000 euros (excluding bridging).
- Maximum term 30 years.
- Mortgage form Linear, Annuity or repayment-free.
- Provision up to 100% of market value; 106% in case of energy-saving facilities.
- Provision up to 90% of market value with desktop appraisal.
- Redemption-free up to 50% of market value.
- Consumer withdrawal possible up to 80% of market value;
  - Up to 65% of market value no maximum amount of consumer withdrawal;
  - Between 65.01% and 80% of the market value a maximum consumer withdrawal of €150,000.
- It is possible to include a Box 3 loan part within the financing up to a maximum of 100% of the market value (e.g. an existing mortgage).
- For the assessment of a financial commitment, we follow the NHG assessment standards:
  - For both NHG and non-NHG applications.
- Bridging loan up to 100% market value if the existing home is sold.
- Bridging loan up to 95% market value if the existing home is not yet (irrevocably) sold.

## Which collateral?

- Residential properties entirely for own use located in the Netherlands.
- Kangaroo home (e.g. in the context of informal care).
- Residential farms without agricultural activities.
- MGE/MVE/discount constructions (only with NHG).
- Rented houses possible via the Investment Mortgage.

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## The Offer

- The interest rate offer is valid for 4 months.
- Fixed-interest period, choice of 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 12, 15, 17, 20, 25 (NHG) and 30 years.
- Passing rate is equal to the interest rate in the binding offer.
- No cancellation fee.

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## Facilities

- Free bank guarantee upon final agreement.
- Bridging possible up to 100% of the selling price minus the residual debt when the house is finally sold.
- Construction deposit possible from 7,500 euros up to 12 months (existing construction) or 24 months (new construction); the interest rate is equal to the mortgage interest rate.

### During the duration of the loan

- Risk premium expires automatically immediately if repayment causes the loan to fall into a lower risk class; adjustment also possible in case of increase in value.
- 15% fee-free repayment per year.
- 2nd mortgage and/or increase possible from 15,000 euro.
- Carry-over arrangement when moving house 6 months. In case of death, the loan may, without compensation, within 6 months after death:
  - Be repaid; or
  - The fixed-interest period of the (remaining) loan may be changed.
- Administration fee of 250 euros on conversion of repayment form, dismissal of joint and several liability and request removal of top-up due to increase in value of home.

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