



NIBC (Extra) Expatriate Mortgage



NIBC (Extra) Expat Mortgage

Who is it for?

- Expats, highly-skilled workers and other employees, who do not have Dutch citizenship but lived and worked in The Netherlands for at least 6 months.
 - Applicants from within and outside of the EU (EEA).
 - Those wanting to finance their owner-occupied home as their primary residence.
 - Entrepreneurs who have been operating in The Netherlands for at least 36 months.
 - An investment mortgage is possible for people who have lived and worked in The Netherlands for at least 36 months.
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The mortgage

All conditions apply to the NIBC and NIBC Extra mortgages. A number of additional terms also apply, as described below.

Applicants **within the EU** (EEA) must have:

- Lived and worked in The Netherlands for at least 6 months.
- Permanent employment, or temporary employment with a letter of intent for permanent employment.
- Their 30% ruling taken into account.
- A national mortgage guarantee (NHG), **if possible**.
- A maximum loan to value (LTV) of 100%, with national mortgage guarantee/non-national mortgage guarantee loans via the NIBC or NIBC Extra mortgages.

Applicants from **outside of the EU** (EEA) must have:

- Lived and worked in The Netherlands for at least 6 months.
 - Permanent employment, or temporary employment with a letter of intent for permanent employment.
 - A non-temporary residence permit.
 - A national mortgage guarantee (NHG), if possible.
 - Their 30% ruling taken into account. A maximum LTV of 100% for national mortgage guarantee loans with the NIBC or NIBC Extra mortgages.
 - A maximum LTV of 100% for non-national mortgage guarantee loans with the NIBC Extra mortgage.
 - A maximum LTV of 95% for non-national mortgage guarantee loans with the NIBC mortgage.
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NIBC Extra Mortgage

The NIBC Extra mortgage has a number of additional terms for applicants **from outside of the EU** (EEA).

- A maximum LTV of 100% for the NIBC Extra mortgage, with or without a national mortgage guarantee.
 - With the NIBC Extra mortgage, UN employees, or those working for a UN-affiliated company, can:
 - gross up the net income by 40%, if the income is not taxed in any country; or
 - have their temporary employment without intention considered permanent employment (following Mortgage Desk approval).
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Additional documents and substantiation

- The general mortgage terms and conditions are available in English on the NIBC website.
 - A sample offer is available in English on the NIBC website.
 - Visit the IND (Immigration and Naturalization Service) website for more information about nontemporary residence permits.
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