

# NIBC Direct Hypotheek



## The NIBC Direct effect

- ✓ Was the first lender since 2013 to automatically adjust interest rates if the mortgage moves to a lower risk class due to repayment.
- ✓ Is also there for starting entrepreneurs.
- ✓ Makes kangaroo living possible with the Kangaroo Mortgage.
- ✓ Provides a free bank guarantee upon final approval.
- ✓ Offers with the Mortgage Desk (070-3425000) the possibility to discuss an application in advance.
- ✓ Has even more extensive conditions and options with the NIBC Direct Extra Mortgage.

## Who is it for?

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- ✓ 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 as per NHG.
- ✓ Medical, PhD, political office holders and clergy.
- ✓ PGB income in accordance with NHG.
- ✓ BKR codes NHG compliant.
- ✓ Even broader terms and conditions with the [NIBC Direct Extra Hypotheek](#).

## The mortgage

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- ✓ 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 90% market value if the existing home is not yet (irrevocably) sold.

## Which collateral?

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- ✓ 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.

## The offer

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- ✓ 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.

## Facilities

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- ✓ Free bank guarantee upon final agreement.
- ✓ Bridging possible up to 100% of the sale 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.



For detailed conditions, see the [NIBC Direct mortgage guide](#).

### 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 200 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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