

NIBC Direct (Extra) Expat Mortgage



The NIBC Direct effect

With the **NIBC Direct** and **NIBC Direct Extra mortgages**, NIBC Direct offers a solution for expats, highly-skilled workers and other employees who do not have Dutch nationality but work in the Netherlands and would like to buy a home here. NIBC Direct helps this target group by enabling financing, with or without a national mortgage guarantee, once an applicant has been living and working in the Netherlands for 6 months or more.

Would like to discuss the application process, or have any other questions answered? If so, please contact the NIBC Mortgage Desk on: 070 342 5000.

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.

De mortgage

All conditions apply to the NIBC Direct and NIBC Direct 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 Direct or NIBC Direct 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 Direct or NIBC Direct Extra mortgages.
- ✓ A maximum LTV of 100% for non-national mortgage guarantee loans with the NIBC Direct Extra mortgage.
- ✓ A maximum LTV of 95% for non-national mortgage guarantee loans with the NIBC Direct mortgage.

NIBC Direct Extra Mortgage

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

- ✓ A maximum LTV of 100% for the NIBC Direct Extra mortgage, with or without a national mortgage guarantee.
- ✓ With the NIBC Direct 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).

Additional documents and substantiation

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



See the [NIBC Direct Mortgage Guide](#) for the detailed conditions.

Follow us on Twitter and LinkedIn, and join our WhatsApp group (06-29 79 41 53). That way you won't miss anything, and you'll stay current on our product range and conditions. You can also find more information on our [advisor website](#).