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# **TERMS AND CONDITIONS MORTGAGES**

March 2025

***ZEKER IS ZEKER***

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## PURPOSE OF LOAN

- Purchase of a house or parcel
- Construction / Renovation / Extension of a house

## CONDITIONS

- Debt-free collateral(s)
- Interest rate:
  - 18% per year for SRD
  - 10% per year for USD/EUR
- Maximum loan amount is 60% of the foreclosure value (valuation report)
- Maximum term is 25 years or until the applicant's 60th year
- Maximum repayment is 30% of the gross monthly salary or joint income
- Indefinite employment contract

## ADDITIONAL COSTS

- Closing costs Assuria (1% mortgage closing costs of the loan amount)
- Compulsory risk- and homeowners insurance
- Notary fees (indicative 3% of the loan amount)  
\*\*Please note: notary- and transfer fees are not included in the financing.

## REQUIRED DOCUMENTS

### Personal information:

- Valid identification (ID card, driver's license, or passport)
- Pay slip from the past 2 months
- Bank statements of the last 3 months
- Letter of employment not older than one month
- Extract of civil registry/Declaration of citizenship not older than one month
- Declaration of nationality not older than one month
- Balance statement and/or loan agreement (for current loans)

### Parcel data:

- Copy parcel card
- Copy of ownership parcel
- Property value report (not older than 2 years)
- Mortgage extract (MIGliss not older than one month)
- Buy, sale agreement
- Quotation of the to be purchased parcel (in the same currency as the requested loan)
- Proof of down payment

### Government property lease (grondhuur):

- Certificate of government owned parcel (the date on which the land tenancy right expires is important)
- Special power of attorney

### Requirements for construction or renovation:

- Approved construction drawing
- Building permit and blueprint of the house
- Construction budget plan (in the same currency as the requested loan)
- Contractor's agreement

### Foundation:

- Extract from the foundation register (not older than one month)
- By-laws of the foundation

### Proprietorship

- Annual reports of the last 3 years (Balance and P&L)
- Business license (if applicable)
- Chamber of Commerce extract (not older than one month)

### Limited liability company:

- Articles of association / deed of incorporation
- Annual reports of the last 3 years (Balance and P&L)
- Business license
- Chamber of Commerce extract (not older than one month)
- Last 3 bank statements of the checking accounts
- Tax return statement

### Nonresidents:

- Valid ID (passport)
- Two (2) latest pay slips
- Bank statements of the last 3 months
- Letter of employment not older than one month
- Extract of civil registry/Declaration of citizenship not older than one month
- BKR statement (Dutch residents)
- Power of attorney: notarial power of attorney & personal data of the authorized representative

## COMPULSORY INSURANCES

- Life insurance
- Homeowners insurance

\*\*\*The insurance policies are drawn up in the same currency in which the loan is provided.

## CONTACT

- Address: Recolaan 17
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### Disclaimer

*Assuria Levensverzekering N.V. will never be liable for costs of any nature whatsoever, withdrawal and payment of advances by third parties, which are deposited during the financing application and in anticipation*

*of the confirmation by the loan applicant. Loan applicant indemnifies Assuria Levensverzekering N.V. against all legal consequences obtained from the costs he/she has personally incurred with third parties.*