

Cost setup indication example

Market value	450.000 EUR
Purchase price	450.000 EUR
Loan	450.000 EUR
Transfer tax	9.000 EUR (2% purchase price)(*)
<u>Mortgage loan advice</u>	2.395 EUR
<u>Valuation</u>	700 EUR
<u>Notary office costs</u>	1.300 EUR
<u>NHG One off premium</u>	0 EUR (**)

Tot

Minimum own private assets **13.395 EUR** required

(*) For aspirant buyers that will buy a house in 2022 (highest of purchase price and market value, 400.000 EUR, 2023 440.000 EUR) - They can be exempted from paying transfer tax if they meet all relevant requirements (age < 35, main residence, 1st request for being exempted from transfer tax).

(**) N.H.G. premium; see <https://expatsfinancialsolutions.com/n-h-g-national-mortgage-warranty/>

For budgetary reasons costs for a technical inspection (indicational 350 - 375 EUR) as well as the fee for a sworn translator (ca 300 EUR) can be added. Sometimes a bank will charge costs for a bank warrantee (1% of the warrantee amount). subject to tax rele except for notay office costs (only costs related. Costs stated and underlined in this leaflet are (almost always) subject to tax relief.

Cost setup example and related aspects are for orientation purposes only. No rights can be derived from the cost setup

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