

Geldig vanaf: 23-11-2022  
Nummer: 22.49

**Nationale-Nederlanden Hypotheekrentetarief voor de Annuïteiten Hypotheek en de Lineaire Hypotheek**

| Rentevaste<br>periode | NHG   | Verhouding hypotheek/woningwaarde |       |       |       |       |       |        |        |
|-----------------------|-------|-----------------------------------|-------|-------|-------|-------|-------|--------|--------|
|                       |       | ≤ 40%                             | ≤ 50% | ≤ 60% | ≤ 70% | ≤ 80% | ≤ 90% | ≤ 100% | > 100% |
| Variabel              | 3,11% | 3,16%                             | 3,21% | 3,26% | 3,31% | 3,41% | 3,46% | 3,61%  | 3,76%  |
| 1 jaar                | 3,92% | 4,02%                             | 4,07% | 4,12% | 4,17% | 4,27% | 4,32% | 4,47%  | 4,62%  |
| 2 jaar                | 4,16% | 4,23%                             | 4,28% | 4,33% | 4,38% | 4,48% | 4,53% | 4,68%  | 4,83%  |
| 5 jaar                | 4,22% | 4,23%                             | 4,28% | 4,33% | 4,38% | 4,48% | 4,53% | 4,68%  | 4,83%  |
| 6 jaar                | 4,26% | 4,27%                             | 4,32% | 4,37% | 4,42% | 4,52% | 4,57% | 4,72%  | 4,87%  |
| 7 jaar                | 4,28% | 4,29%                             | 4,34% | 4,39% | 4,44% | 4,54% | 4,59% | 4,74%  | 4,89%  |
| 10 jaar               | 4,30% | 4,31%                             | 4,36% | 4,41% | 4,46% | 4,56% | 4,61% | 4,76%  | 4,91%  |
| 12 jaar               | 4,47% | 4,51%                             | 4,56% | 4,61% | 4,66% | 4,76% | 4,81% | 4,96%  | 5,11%  |
| 15 jaar               | 4,51% | 4,58%                             | 4,63% | 4,68% | 4,73% | 4,83% | 4,88% | 5,03%  | 5,18%  |
| 20 jaar               | 4,55% | 4,56%                             | 4,61% | 4,66% | 4,71% | 4,81% | 4,86% | 5,01%  | 5,16%  |
| 30 jaar               | 4,65% | 4,66%                             | 4,71% | 4,76% | 4,81% | 4,91% | 4,96% | 5,11%  | 5,26%  |

**Nationale-Nederlanden Hypotheekrentetarief voor de Aflossingsvrije en de BankSpaar Plus Hypotheek**

| Rentevaste<br>periode                   | NHG   | Verhouding hypotheek/woningwaarde |       |       |       |       |       |        |        |
|---|-------|-----------------------------------|-------|-------|-------|-------|-------|--------|--------|
|   |       | ≤ 40%                             | ≤ 50% | ≤ 60% | ≤ 70% | ≤ 80% | ≤ 90% | ≤ 100% | > 100% |
| Variabel <small>(niet voor BSP)</small> | 3,26% | 3,31%                             | 3,36% | 3,41% | 3,46% | 3,56% | 3,61% | 3,76%  | 3,91%  |
| 1 jaar                                  | 4,07% | 4,17%                             | 4,22% | 4,27% | 4,32% | 4,42% | 4,47% | 4,62%  | 4,77%  |
| 2 jaar                                  | 4,31% | 4,38%                             | 4,43% | 4,48% | 4,53% | 4,63% | 4,68% | 4,83%  | 4,98%  |
| 5 jaar                                  | 4,37% | 4,38%                             | 4,43% | 4,48% | 4,53% | 4,63% | 4,68% | 4,83%  | 4,98%  |
| 6 jaar                                  | 4,41% | 4,42%                             | 4,47% | 4,52% | 4,57% | 4,67% | 4,72% | 4,87%  | 5,02%  |
| 7 jaar                                  | 4,43% | 4,44%                             | 4,49% | 4,54% | 4,59% | 4,69% | 4,74% | 4,89%  | 5,04%  |
| 10 jaar                                 | 4,45% | 4,46%                             | 4,51% | 4,56% | 4,61% | 4,71% | 4,76% | 4,91%  | 5,06%  |
| 12 jaar                                 | 4,62% | 4,66%                             | 4,71% | 4,76% | 4,81% | 4,91% | 4,96% | 5,11%  | 5,26%  |
| 15 jaar                                 | 4,66% | 4,73%                             | 4,78% | 4,83% | 4,88% | 4,98% | 5,03% | 5,18%  | 5,33%  |
| 20 jaar                                 | 4,70% | 4,71%                             | 4,76% | 4,81% | 4,86% | 4,96% | 5,01% | 5,16%  | 5,31%  |
| 30 jaar <small>(niet voor BSP)</small>  | 4,80% | 4,81%                             | 4,86% | 4,91% | 4,96% | 5,06% | 5,11% | 5,26%  | 5,41%  |

**Overig**

|                      |       |
|----------------------|-------|
| Overbruggingskrediet | 4,19% |
|----------------------|-------|

De geoffreerde rente is de passeerrente, ook als de rente voor de passeerdatum wijzigt.  
Aan dit overzicht kunnen geen rechten worden ontleend.

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**Nummer: 22.49**
**Nationale-Nederlanden Hypotheekrentetarief voor de Annuïteiten Hypotheek en de Lineaire Hypotheek**

| Rentevaste<br>periode | NHG   | Verhouding hypotheek/woningwaarde |       |       |       |       |       |        |        |
|-----------------------|-------|-----------------------------------|-------|-------|-------|-------|-------|--------|--------|
|                       |       | ≤ 40%                             | ≤ 50% | ≤ 60% | ≤ 70% | ≤ 80% | ≤ 90% | ≤ 100% | > 100% |
| Variabel              | 3,11% | 3,16%                             | 3,16% | 3,21% | 3,26% | 3,31% | 3,41% | 3,46%  | 3,61%  |
| 1 jaar                | 3,92% | 4,02%                             | 4,02% | 4,07% | 4,12% | 4,17% | 4,27% | 4,32%  | 4,47%  |
| 2 jaar                | 4,16% | 4,23%                             | 4,23% | 4,28% | 4,33% | 4,38% | 4,48% | 4,53%  | 4,68%  |
| 5 jaar                | 4,22% | 4,23%                             | 4,23% | 4,28% | 4,33% | 4,38% | 4,48% | 4,53%  | 4,68%  |
| 6 jaar                | 4,26% | 4,27%                             | 4,27% | 4,32% | 4,37% | 4,42% | 4,52% | 4,57%  | 4,72%  |
| 7 jaar                | 4,28% | 4,29%                             | 4,29% | 4,34% | 4,39% | 4,44% | 4,54% | 4,59%  | 4,74%  |
| 10 jaar               | 4,30% | 4,31%                             | 4,31% | 4,36% | 4,41% | 4,46% | 4,56% | 4,61%  | 4,76%  |
| 12 jaar               | 4,47% | 4,51%                             | 4,51% | 4,56% | 4,61% | 4,66% | 4,76% | 4,81%  | 4,96%  |
| 15 jaar               | 4,51% | 4,58%                             | 4,58% | 4,63% | 4,68% | 4,73% | 4,83% | 4,88%  | 5,03%  |
| 20 jaar               | 4,55% | 4,56%                             | 4,56% | 4,61% | 4,66% | 4,71% | 4,81% | 4,86%  | 5,01%  |
| 30 jaar               | 4,65% | 4,66%                             | 4,66% | 4,71% | 4,76% | 4,81% | 4,91% | 4,96%  | 5,11%  |

**Nationale-Nederlanden Hypotheekrentetarief voor de Aflossingsvrije en de BankSpaar Plus Hypotheek**

| Rentevaste<br>periode    | NHG   | Verhouding hypotheek/woningwaarde |       |       |       |       |       |        |        |
|--------------------------|-------|-----------------------------------|-------|-------|-------|-------|-------|--------|--------|
|                          |       | ≤ 40%                             | ≤ 50% | ≤ 60% | ≤ 70% | ≤ 80% | ≤ 90% | ≤ 100% | > 100% |
| Variabel (niet voor BSP) | 3,26% | 3,31%                             | 3,31% | 3,36% | 3,41% | 3,46% | 3,56% | 3,61%  | 3,76%  |
| 1 jaar                   | 4,07% | 4,17%                             | 4,17% | 4,22% | 4,27% | 4,32% | 4,42% | 4,47%  | 4,62%  |
| 2 jaar                   | 4,31% | 4,38%                             | 4,38% | 4,43% | 4,48% | 4,53% | 4,63% | 4,68%  | 4,83%  |
| 5 jaar                   | 4,37% | 4,38%                             | 4,38% | 4,43% | 4,48% | 4,53% | 4,63% | 4,68%  | 4,83%  |
| 6 jaar                   | 4,41% | 4,42%                             | 4,42% | 4,47% | 4,52% | 4,57% | 4,67% | 4,72%  | 4,87%  |
| 7 jaar                   | 4,43% | 4,44%                             | 4,44% | 4,49% | 4,54% | 4,59% | 4,69% | 4,74%  | 4,89%  |
| 10 jaar                  | 4,45% | 4,46%                             | 4,46% | 4,51% | 4,56% | 4,61% | 4,71% | 4,76%  | 4,91%  |
| 12 jaar                  | 4,62% | 4,66%                             | 4,66% | 4,71% | 4,76% | 4,81% | 4,91% | 4,96%  | 5,11%  |
| 15 jaar                  | 4,66% | 4,73%                             | 4,73% | 4,78% | 4,83% | 4,88% | 4,98% | 5,03%  | 5,18%  |
| 20 jaar                  | 4,70% | 4,71%                             | 4,71% | 4,76% | 4,81% | 4,86% | 4,96% | 5,01%  | 5,16%  |
| 30 jaar (niet voor BSP)  | 4,80% | 4,81%                             | 4,81% | 4,86% | 4,91% | 4,96% | 5,06% | 5,11%  | 5,26%  |

**Overig**

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| Overbruggingskrediet | 4,19% |
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