



Rentetarieven van Lot Hypotheken BV

Tarieven per 5 september 2026. De tarieven van 21 augustus 2026 komen hiermee te vervallen.

Annuitanten- en lineaire hypotheek

Rentevast	NHG	≤ 60% m.w.	≤ 70% m.w.	≤ 80% m.w.	≤ 90% m.w.	≤ 95% m.w.	≤ 106% m.w.
1 jaar	4.14%	4.30%	4.33%	4.35%	4.43%	4.44%	4.50%
2 jaar	4.14%	4.30%	4.33%	4.35%	4.43%	4.44%	4.50%
3 jaar	4.15%	4.30%	4.33%	4.35%	4.43%	4.44%	4.50%
4 jaar	4.17%	4.32%	4.35%	4.40%	4.44%	4.47%	4.50%
5 jaar	4.17%	4.32%	4.35%	4.40%	4.44%	4.47%	4.50%
6 jaar	4.19%	4.43%	4.47%	4.49%	4.52%	4.54%	4.60%
7 jaar	4.19%	4.48%	4.52%	4.54%	4.57%	4.59%	4.65%
8 jaar	4.19%	4.48%	4.52%	4.54%	4.57%	4.59%	4.65%
9 jaar	4.19%	4.48%	4.52%	4.54%	4.57%	4.59%	4.65%
10 jaar	4.28%	4.51%	4.54%	4.57%	4.62%	4.65%	4.71%
11 jaar	4.50%	4.73%	4.80%	4.88%	4.90%	4.93%	5.06%
12 jaar	4.50%	4.73%	4.80%	4.88%	4.90%	4.93%	5.06%
13 jaar	4.50%	4.90%	4.97%	5.02%	5.07%	5.12%	5.18%
14 jaar	4.50%	4.90%	4.97%	5.02%	5.07%	5.12%	5.18%
15 jaar	4.50%	4.90%	4.97%	5.02%	5.07%	5.12%	5.18%
16 jaar	4.67%	4.90%	4.98%	5.02%	5.08%	5.18%	5.33%
17 jaar	4.67%	4.90%	4.98%	5.02%	5.08%	5.18%	5.33%
18 jaar	4.67%	4.90%	4.98%	5.02%	5.08%	5.23%	5.38%
19 jaar	4.67%	4.90%	4.98%	5.02%	5.08%	5.23%	5.38%
20 jaar	4.77%	4.92%	4.98%	5.04%	5.13%	5.24%	5.38%
25 jaar ^{1,2}	4.92%	5.30%	5.31%	5.32%	5.34%	5.38%	5.45%
30 jaar ¹	4.99%	5.30%	5.31%	5.32%	5.34%	5.38%	5.45%

Aflossingsvrije hypotheek

Rentevast	NHG	≤ 60% m.w.	≤ 70% m.w.	≤ 80% m.w.	≤ 90% m.w.	≤ 95% m.w.	≤ 106% m.w.
1 jaar	4.64%	4.80%	4.83%	4.85%	4.93%	4.94%	5.00%
2 jaar	4.64%	4.80%	4.83%	4.85%	4.93%	4.94%	5.00%
3 jaar	4.65%	4.80%	4.83%	4.85%	4.93%	4.94%	5.00%
4 jaar	4.67%	4.82%	4.85%	4.90%	4.94%	4.97%	5.00%
5 jaar	4.67%	4.82%	4.85%	4.90%	4.94%	4.97%	5.00%
6 jaar	4.69%	4.93%	4.97%	4.99%	5.02%	5.04%	5.10%
7 jaar	4.69%	4.98%	5.02%	5.04%	5.07%	5.09%	5.15%
8 jaar	4.69%	4.98%	5.02%	5.04%	5.07%	5.09%	5.15%
9 jaar	4.69%	4.98%	5.02%	5.04%	5.07%	5.09%	5.15%
10 jaar	4.78%	5.01%	5.04%	5.07%	5.12%	5.15%	5.21%
11 jaar	5.00%	5.23%	5.30%	5.38%	5.40%	5.43%	5.56%
12 jaar	5.00%	5.23%	5.30%	5.38%	5.40%	5.43%	5.56%
13 jaar	5.00%	5.40%	5.47%	5.52%	5.57%	5.62%	5.68%
14 jaar	5.00%	5.40%	5.47%	5.52%	5.57%	5.62%	5.68%
15 jaar	5.00%	5.40%	5.47%	5.52%	5.57%	5.62%	5.68%
16 jaar	5.17%	5.40%	5.48%	5.52%	5.58%	5.68%	5.83%
17 jaar	5.17%	5.40%	5.48%	5.52%	5.58%	5.68%	5.83%
18 jaar	5.17%	5.40%	5.48%	5.52%	5.58%	5.73%	5.88%
19 jaar	5.17%	5.40%	5.48%	5.52%	5.58%	5.73%	5.88%
20 jaar	5.27%	5.42%	5.48%	5.54%	5.63%	5.74%	5.88%
25 jaar ^{1,2}	5.47%	5.85%	5.86%	5.87%	5.89%	5.93%	6.00%
30 jaar ¹	5.54%	5.85%	5.86%	5.87%	5.89%	5.93%	6.00%

Duurzaamheidshypotheek

Rentevast	NHG	niet-NHG
1 t/m 15 jaar	3.00%	3.40%

Overbruggingskrediet

5.15%

¹ Een rentevaste periode van 25 en 30 jaar is alleen beschikbaar voor eerste, nieuwe hypotheek. Niet voor verhogingen, omzettingen of bij meenemen.

² Een rentevaste periode van 25 jaar zonder NHG is niet beschikbaar. Uiteraard kunnen bestaande klanten met een NHG hypotheek met een rentevaste periode van 25 jaar de resterende periode wel meenemen bij verhuizing.



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Energietabel A korting

Rentevast	NHG	≤ 60% m.w.	≤ 70% m.w.	≤ 80% m.w.	≤ 90% m.w.	≤ 95% m.w.	≤ 106% m.w.
1 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
2 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
3 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
4 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
5 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
6 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
7 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
8 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
9 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
10 jaar	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%	-0.10%
11 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
12 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
13 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
14 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
15 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
16 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
17 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
18 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
19 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
20 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
25 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%
30 jaar	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%	-0.03%

Annuïteiten- en lineaire hypotheek inclusief energielabel A korting

Rentevast	NHG	≤ 60% m.w.	≤ 70% m.w.	≤ 80% m.w.	≤ 90% m.w.	≤ 95% m.w.	≤ 106% m.w.
1 jaar	4.04%	4.20%	4.23%	4.25%	4.33%	4.34%	4.40%
2 jaar	4.04%	4.20%	4.23%	4.25%	4.33%	4.34%	4.40%
3 jaar	4.05%	4.20%	4.23%	4.25%	4.33%	4.34%	4.40%
4 jaar	4.07%	4.22%	4.25%	4.30%	4.34%	4.37%	4.40%
5 jaar	4.07%	4.22%	4.25%	4.30%	4.34%	4.37%	4.40%
6 jaar	4.09%	4.33%	4.37%	4.39%	4.42%	4.44%	4.50%
7 jaar	4.09%	4.38%	4.42%	4.44%	4.47%	4.49%	4.55%
8 jaar	4.09%	4.38%	4.42%	4.44%	4.47%	4.49%	4.55%
9 jaar	4.09%	4.38%	4.42%	4.44%	4.47%	4.49%	4.55%
10 jaar	4.18%	4.41%	4.44%	4.47%	4.52%	4.55%	4.61%
11 jaar	4.47%	4.70%	4.77%	4.85%	4.87%	4.90%	5.03%
12 jaar	4.47%	4.70%	4.77%	4.85%	4.87%	4.90%	5.03%
13 jaar	4.47%	4.87%	4.94%	4.99%	5.04%	5.09%	5.15%
14 jaar	4.47%	4.87%	4.94%	4.99%	5.04%	5.09%	5.15%
15 jaar	4.47%	4.87%	4.94%	4.99%	5.04%	5.09%	5.15%
16 jaar	4.64%	4.87%	4.95%	4.99%	5.05%	5.15%	5.30%
17 jaar	4.64%	4.87%	4.95%	4.99%	5.05%	5.15%	5.30%
18 jaar	4.64%	4.87%	4.95%	4.99%	5.05%	5.20%	5.35%
19 jaar	4.64%	4.87%	4.95%	4.99%	5.05%	5.20%	5.35%
20 jaar	4.74%	4.89%	4.95%	5.01%	5.10%	5.21%	5.35%
25 jaar	4.89%	5.27%	5.28%	5.29%	5.31%	5.35%	5.42%
30 jaar	4.96%	5.27%	5.28%	5.29%	5.31%	5.35%	5.42%

Aflossingsvrije hypotheek inclusief energielabel A korting

Rentevast	NHG	≤ 60% m.w.	≤ 70% m.w.	≤ 80% m.w.	≤ 90% m.w.	≤ 95% m.w.	≤ 106% m.w.
1 jaar	4.54%	4.70%	4.73%	4.75%	4.83%	4.84%	4.90%
2 jaar	4.54%	4.70%	4.73%	4.75%	4.83%	4.84%	4.90%
3 jaar	4.55%	4.70%	4.73%	4.75%	4.83%	4.84%	4.90%
4 jaar	4.57%	4.72%	4.75%	4.80%	4.84%	4.87%	4.90%
5 jaar	4.57%	4.72%	4.75%	4.80%	4.84%	4.87%	4.90%
6 jaar	4.59%	4.83%	4.87%	4.89%	4.92%	4.94%	5.00%
7 jaar	4.59%	4.88%	4.92%	4.94%	4.97%	4.99%	5.05%
8 jaar	4.59%	4.88%	4.92%	4.94%	4.97%	4.99%	5.05%
9 jaar	4.59%	4.88%	4.92%	4.94%	4.97%	4.99%	5.05%
10 jaar	4.68%	4.91%	4.94%	4.97%	5.02%	5.05%	5.11%
11 jaar	4.97%	5.20%	5.27%	5.35%	5.37%	5.40%	5.53%
12 jaar	4.97%	5.20%	5.27%	5.35%	5.37%	5.40%	5.53%
13 jaar	4.97%	5.37%	5.44%	5.49%	5.54%	5.59%	5.65%
14 jaar	4.97%	5.37%	5.44%	5.49%	5.54%	5.59%	5.65%
15 jaar	4.97%	5.37%	5.44%	5.49%	5.54%	5.59%	5.65%
16 jaar	5.14%	5.37%	5.45%	5.49%	5.55%	5.65%	5.80%
17 jaar	5.14%	5.37%	5.45%	5.49%	5.55%	5.65%	5.80%
18 jaar	5.14%	5.37%	5.45%	5.49%	5.55%	5.70%	5.85%
19 jaar	5.14%	5.37%	5.45%	5.49%	5.55%	5.70%	5.85%
20 jaar	5.24%	5.39%	5.45%	5.51%	5.60%	5.71%	5.85%
25 jaar	5.44%	5.82%	5.83%	5.84%	5.86%	5.90%	5.97%
30 jaar	5.51%	5.82%	5.83%	5.84%	5.86%	5.90%	5.97%