

CALCULATION EXAMPLE (ANNUITY MORTGAGE)

Apartment with 1 bedroom

			BUYING PRICE
			€ 150.000,- v.o.n. (*)
Interest (4,1%)	:		€ 509,- (*)
Tax refund (Box 1)	:	-/-	€ 152,- (*)
Rent Furniture & Decoration	:		<u>€ 0,- (incl.)</u>
Total cost (excl.GWE / Redemption)	:		€ 357,-
Mortgage repayment (Annuity)	:		<u>€ 216,- (*)</u>
Total cost Apartment (excl.GWE/ incl. Redemption):			€ 573,-
(Compared with rent apartment excl.GWE)	:		€ 1.050,-

Apartment with 2 bedrooms

			BUYING PRICE
			€ 250.000,- v.o.n. (*)
Interest (4,1%)	:		€ 847,- (4,1%)*
Tax refund (Box 1)	:	-/-	€ 254,- (*)
Rent Furniture & Decoration	:		<u>€ 0,- (incl.)</u>
Total cost (excl.GWE / redemption)	:		€ 593,-
Mortgage repayment (Annuity)	:		<u>€ 361,- (*)</u>
Total cost Apartment (excl.GWE/ incl.Redemption):			€ 954,-
(Compared with rent apartment excl.GWE)	:		€ 1.350,-

() The purchase prices of the apartments may differ from the above calculation examples. This also applies to interest rates, tax refunds and repayment. Before you decide to buy an apartment, we advise you to request a non-binding conversation with a financial advisor who can advise you on this.*

With an annuity mortgage, the mortgage is repaid during the term, a little every month. The repayment (called annuity) is calculated in such a way that you pay the same gross monthly expenses every month. Because it is repaid in the meantime, you do have less and less mortgage interest deduction, so that the net monthly expenses do increase.