

Mortgage loans



Arrangement costs

Application fee	Equa refinance mortgage	FREE OF CHARGE
	Equa purpose mortgage	2 800,-
	Equa non-purpose mortgage	4 900,-
Evaluation of the property risk	Apartment	3 800,-
	House	4 900,-
	Other property types	Variable

Pay no fees upfront. The arrangement fee can be added to your loan.



Loan management

Monthly maintenance		150,-
Administration of early repayment	before the time of rollover*	10 % out of early repayment
	at the time of rollover	FREE OF CHARGE
internet banking	Annual mortgage account statement	FREE OF CHARGE
	Annual confirmation of repaid mortgage interest	FREE OF CHARGE
paper mail	Annual mortgage account statement	150,-
	Annual confirmation of repaid mortgage interest	100,-
Change of contractual conditions which requires an amendment to the mortgage contract		3 000,-
Change of contractual conditions which does not require an amendment to the mortgage contract		1 000,-
Failure to make an early repayment of which the bank has been notified		1 000,-
Validating of property status in the land register		300,-
Reminder of non-payment or failure to meet contractual conditions via postal services		499,-

Switch to e-statements and save money.

*For Equa non-purpose mortgages, please refer to the terms and conditions



Drawdown costs

1st to 4th draw		FREE OF CHARGE
5th and each successive draw		500,-
Undrawn loan amounts	5 % of undrawn amount if this exceeds 10 % of credit limit	
Extending drawing period	1,5 % out of undrawn amount	

Take advantage of the option to add a 20 % additional reserve to your loan. There is no obligation to use it and you are not charged.