**Rentetarieven van NIBC Hypotheken**
Tarieven per 24 november 2026.
De tarieven van 11 november 2026 komen hiermee te vervallen.

**NIBC hypotheek**

***Tarieven voor afloswijzen Annuïteit en Lineair:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,20% | 4,47% | 4,50% | 4,52% | 4,59% | 5,12% |
| 2 jaar | 4,20% | 4,47% | 4,50% | 4,52% | 4,59% | 5,57% |
| 3 jaar | 4,21% | 4,48% | 4,51% | 4,53% | 4,60% | 5,58% |
| 4 jaar | 4,21% | 4,48% | 4,51% | 4,53% | 4,60% | 5,58% |
| 5 jaar | 4,22% | 4,49% | 4,52% | 4,54% | 4,61% | 5,59% |
| 6 jaar | 4,22% | 4,49% | 4,52% | 4,54% | 4,61% | 5,59% |
| 7 jaar | 4,23% | 4,50% | 4,53% | 4,55% | 4,62% | 5,60% |
| 8 jaar | 4,23% | 4,50% | 4,53% | 4,55% | 4,62% | 5,60% |
| 9 jaar | 4,24% | 4,51% | 4,54% | 4,56% | 4,63% | 5,61% |
| 10 jaar | 4,24% | 4,51% | 4,54% | 4,56% | 4,63% | 5,61% |
| 12 jaar | 4,44% | 4,71% | 4,74% | 4,76% | 4,88% | 5,81% |
| 15 jaar | 4,54% | 4,81% | 4,84% | 4,86% | 5,01% | 5,91% |
| 17 jaar | 4,61% | 4,88% | 4,91% | 4,93% | 5,07% | 5,98% |
| 20 jaar | 4,45% | 4,57% | 4,64% | 4,69% | 4,72% | 5,32% |
| 25 jaar** **** | 4,50% | 4,60% | 4,67% | 4,72% | 4,75% | 5,15% |
| 30 jaar** | 4,50% | 4,60% | 4,67% | 4,72% | 4,75% | 5,15% |

***Tarieven voor afloswijzen Aflossingsvrij:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,70% | 4,97% | 5,00% | 5,02% | 5,09% | 5,62% |
| 2 jaar | 4,70% | 4,97% | 5,00% | 5,02% | 5,09% | 6,07% |
| 3 jaar | 4,71% | 4,98% | 5,01% | 5,03% | 5,10% | 6,08% |
| 4 jaar | 4,71% | 4,98% | 5,01% | 5,03% | 5,10% | 6,08% |
| 5 jaar | 4,72% | 4,99% | 5,02% | 5,04% | 5,11% | 6,09% |
| 6 jaar | 4,72% | 4,99% | 5,02% | 5,04% | 5,11% | 6,09% |
| 7 jaar | 4,73% | 5,00% | 5,03% | 5,05% | 5,12% | 6,10% |
| 8 jaar | 4,73% | 5,00% | 5,03% | 5,05% | 5,12% | 6,10% |
| 9 jaar | 4,74% | 5,01% | 5,04% | 5,06% | 5,13% | 6,11% |
| 10 jaar | 4,74% | 5,01% | 5,04% | 5,06% | 5,13% | 6,11% |
| 12 jaar | 4,94% | 5,21% | 5,24% | 5,26% | 5,38% | 6,31% |
| 15 jaar | 5,04% | 5,31% | 5,34% | 5,36% | 5,51% | 6,41% |
| 17 jaar | 5,11% | 5,38% | 5,41% | 5,43% | 5,57% | 6,48% |
| 20 jaar | 4,95% | 5,07% | 5,14% | 5,19% | 5,22% | 5,82% |
| 25 jaar** **** | 5,05% | 5,15% | 5,22% | 5,27% | 5,30% | 5,70% |
| 30 jaar** | 5,05% | 5,15% | 5,22% | 5,27% | 5,30% | 5,70% |

Overbruggingsrente 5,32%

** Alleen beschikbaar voor eerste hypotheken. Niet beschikbaar voor verhogingen en/of omzettingen en nieuwe leningdelen bij meenemers.
*** Deze risicoklassse is alleen van toepassing voor de Onderwater- of Restschuldhypotheek. Geen nieuwe verstrekkingen meer mogelijk.
**** 25 jaar rentevast zonder NHG is alleen mogelijk voor leningdelen die gebruik maken van de meeneemregeling

**Rentetarieven van NIBC Hypotheken**
Tarieven per 24 november 2026.

## NIBC Extra hypotheek

***Tarieven voor afloswijzen Annuïteit en Lineair:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,25% | 4,52% | 4,55% | 4,57% | 4,64% | 5,17% |
| 2 jaar | 4,25% | 4,52% | 4,55% | 4,57% | 4,64% | 5,62% |
| 3 jaar | 4,26% | 4,53% | 4,56% | 4,58% | 4,65% | 5,63% |
| 4 jaar | 4,26% | 4,53% | 4,56% | 4,58% | 4,65% | 5,63% |
| 5 jaar | 4,27% | 4,54% | 4,57% | 4,59% | 4,66% | 5,64% |
| 6 jaar | 4,27% | 4,54% | 4,57% | 4,59% | 4,66% | 5,64% |
| 7 jaar | 4,28% | 4,55% | 4,58% | 4,60% | 4,67% | 5,65% |
| 8 jaar | 4,28% | 4,55% | 4,58% | 4,60% | 4,67% | 5,65% |
| 9 jaar | 4,29% | 4,56% | 4,59% | 4,61% | 4,68% | 5,66% |
| 10 jaar | 4,29% | 4,56% | 4,59% | 4,61% | 4,68% | 5,66% |
| 12 jaar | 4,49% | 4,76% | 4,79% | 4,81% | 4,93% | 5,86% |
| 15 jaar | 4,59% | 4,86% | 4,89% | 4,91% | 5,06% | 5,96% |
| 17 jaar | 4,66% | 4,93% | 4,96% | 4,98% | 5,12% | 6,03% |
| 20 jaar | 4,80% | 5,07% | 5,13% | 5,18% | 5,22% | 5,80% |

***Tarieven voor afloswijzen Aflossingsvrij:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,75% | 5,02% | 5,05% | 5,07% | 5,14% | 5,67% |
| 2 jaar | 4,75% | 5,02% | 5,05% | 5,07% | 5,14% | 6,12% |
| 3 jaar | 4,76% | 5,03% | 5,06% | 5,08% | 5,15% | 6,13% |
| 4 jaar | 4,76% | 5,03% | 5,06% | 5,08% | 5,15% | 6,13% |
| 5 jaar | 4,77% | 5,04% | 5,07% | 5,09% | 5,16% | 6,14% |
| 6 jaar | 4,77% | 5,04% | 5,07% | 5,09% | 5,16% | 6,14% |
| 7 jaar | 4,78% | 5,05% | 5,08% | 5,10% | 5,17% | 6,15% |
| 8 jaar | 4,78% | 5,05% | 5,08% | 5,10% | 5,17% | 6,15% |
| 9 jaar | 4,79% | 5,06% | 5,09% | 5,11% | 5,18% | 6,16% |
| 10 jaar | 4,79% | 5,06% | 5,09% | 5,11% | 5,18% | 6,16% |
| 12 jaar | 4,99% | 5,26% | 5,29% | 5,31% | 5,43% | 6,36% |
| 15 jaar | 5,09% | 5,36% | 5,39% | 5,41% | 5,56% | 6,46% |
| 17 jaar | 5,16% | 5,43% | 5,46% | 5,48% | 5,62% | 6,53% |
| 20 jaar | 5,30% | 5,57% | 5,63% | 5,68% | 5,72% | 6,30% |

Overbruggingsrente 5,37%

*** Deze risicoklasse is alleen van toepassing voor de Onderwater- of Restschuldhypotheek

**Rentetarieven van NIBC Hypotheken**
Tarieven per 24 november 2026.
De tarieven van 11 november 2026 komen hiermee te vervallen.



**Energielabel A korting**
Korting geldt voor alle aflosvormen van NIBC en NIBC Extra hypotheken

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | -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% |
| 3 jaar | -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% |
| 5 jaar | -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% |
| 7 jaar | -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% |
| 9 jaar | -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% |
| 12 jaar | -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% |
| 17 jaar | -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% |
| 25 jaar | -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% |

**Rentetarieven van NIBC Hypotheken**
Tarieven per 24 november 2026.

**NIBC hypotheek inclusief energielabel A korting**

***Tarieven voor afloswijzen Annuïteit en Lineair:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,10% | 4,37% | 4,40% | 4,42% | 4,49% | 5,02% |
| 2 jaar | 4,10% | 4,37% | 4,40% | 4,42% | 4,49% | 5,47% |
| 3 jaar | 4,11% | 4,38% | 4,41% | 4,43% | 4,50% | 5,48% |
| 4 jaar | 4,11% | 4,38% | 4,41% | 4,43% | 4,50% | 5,48% |
| 5 jaar | 4,12% | 4,39% | 4,42% | 4,44% | 4,51% | 5,49% |
| 6 jaar | 4,12% | 4,39% | 4,42% | 4,44% | 4,51% | 5,49% |
| 7 jaar | 4,13% | 4,40% | 4,43% | 4,45% | 4,52% | 5,50% |
| 8 jaar | 4,13% | 4,40% | 4,43% | 4,45% | 4,52% | 5,50% |
| 9 jaar | 4,14% | 4,41% | 4,44% | 4,46% | 4,53% | 5,51% |
| 10 jaar | 4,14% | 4,41% | 4,44% | 4,46% | 4,53% | 5,51% |
| 12 jaar | 4,41% | 4,68% | 4,71% | 4,73% | 4,85% | 5,78% |
| 15 jaar | 4,51% | 4,78% | 4,81% | 4,83% | 4,98% | 5,88% |
| 17 jaar | 4,58% | 4,85% | 4,88% | 4,90% | 5,04% | 5,95% |
| 20 jaar | 4,42% | 4,54% | 4,61% | 4,66% | 4,69% | 5,29% |
| 25 jaar | 4,47% | 4,57% | 4,64% | 4,69% | 4,72% | 5,12% |
| 30 jaar | 4,47% | 4,57% | 4,64% | 4,69% | 4,72% | 5,12% |

***Tarieven voor afloswijzen Aflossingsvrij:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,60% | 4,87% | 4,90% | 4,92% | 4,99% | 5,52% |
| 2 jaar | 4,60% | 4,87% | 4,90% | 4,92% | 4,99% | 5,97% |
| 3 jaar | 4,61% | 4,88% | 4,91% | 4,93% | 5,00% | 5,98% |
| 4 jaar | 4,61% | 4,88% | 4,91% | 4,93% | 5,00% | 5,98% |
| 5 jaar | 4,62% | 4,89% | 4,92% | 4,94% | 5,01% | 5,99% |
| 6 jaar | 4,62% | 4,89% | 4,92% | 4,94% | 5,01% | 5,99% |
| 7 jaar | 4,63% | 4,90% | 4,93% | 4,95% | 5,02% | 6,00% |
| 8 jaar | 4,63% | 4,90% | 4,93% | 4,95% | 5,02% | 6,00% |
| 9 jaar | 4,64% | 4,91% | 4,94% | 4,96% | 5,03% | 6,01% |
| 10 jaar | 4,64% | 4,91% | 4,94% | 4,96% | 5,03% | 6,01% |
| 12 jaar | 4,91% | 5,18% | 5,21% | 5,23% | 5,35% | 6,28% |
| 15 jaar | 5,01% | 5,28% | 5,31% | 5,33% | 5,48% | 6,38% |
| 17 jaar | 5,08% | 5,35% | 5,38% | 5,40% | 5,54% | 6,45% |
| 20 jaar | 4,92% | 5,04% | 5,11% | 5,16% | 5,19% | 5,79% |
| 25 jaar | 5,02% | 5,12% | 5,19% | 5,24% | 5,27% | 5,67% |
| 30 jaar | 5,02% | 5,12% | 5,19% | 5,24% | 5,27% | 5,67% |

*** Deze risicoklassse is alleen van toepassing voor de Onderwater- of Restschuldhypotheek. Geen nieuwe verstrekkingen meer mogelijk.

**Rentetarieven van NIBC Hypotheken**
Tarieven per 24 november 2026.
De tarieven van 11 november 2026 komen hiermee te vervallen.

**NIBC Extra hypotheek inclusief energielabel A korting**

***Tarieven voor afloswijzen Annuïteit en Lineair:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,15% | 4,42% | 4,45% | 4,47% | 4,54% | 5,07% |
| 2 jaar | 4,15% | 4,42% | 4,45% | 4,47% | 4,54% | 5,52% |
| 3 jaar | 4,16% | 4,43% | 4,46% | 4,48% | 4,55% | 5,53% |
| 4 jaar | 4,16% | 4,43% | 4,46% | 4,48% | 4,55% | 5,53% |
| 5 jaar | 4,17% | 4,44% | 4,47% | 4,49% | 4,56% | 5,54% |
| 6 jaar | 4,17% | 4,44% | 4,47% | 4,49% | 4,56% | 5,54% |
| 7 jaar | 4,18% | 4,45% | 4,48% | 4,50% | 4,57% | 5,55% |
| 8 jaar | 4,18% | 4,45% | 4,48% | 4,50% | 4,57% | 5,55% |
| 9 jaar | 4,19% | 4,46% | 4,49% | 4,51% | 4,58% | 5,56% |
| 10 jaar | 4,19% | 4,46% | 4,49% | 4,51% | 4,58% | 5,56% |
| 12 jaar | 4,46% | 4,73% | 4,76% | 4,78% | 4,90% | 5,83% |
| 15 jaar | 4,56% | 4,83% | 4,86% | 4,88% | 5,03% | 5,93% |
| 17 jaar | 4,63% | 4,90% | 4,93% | 4,95% | 5,09% | 6,00% |
| 20 jaar | 4,77% | 5,04% | 5,10% | 5,15% | 5,19% | 5,77% |

***Tarieven voor afloswijzen Aflossingsvrij:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,65% | 4,92% | 4,95% | 4,97% | 5,04% | 5,57% |
| 2 jaar | 4,65% | 4,92% | 4,95% | 4,97% | 5,04% | 6,02% |
| 3 jaar | 4,66% | 4,93% | 4,96% | 4,98% | 5,05% | 6,03% |
| 4 jaar | 4,66% | 4,93% | 4,96% | 4,98% | 5,05% | 6,03% |
| 5 jaar | 4,67% | 4,94% | 4,97% | 4,99% | 5,06% | 6,04% |
| 6 jaar | 4,67% | 4,94% | 4,97% | 4,99% | 5,06% | 6,04% |
| 7 jaar | 4,68% | 4,95% | 4,98% | 5,00% | 5,07% | 6,05% |
| 8 jaar | 4,68% | 4,95% | 4,98% | 5,00% | 5,07% | 6,05% |
| 9 jaar | 4,69% | 4,96% | 4,99% | 5,01% | 5,08% | 6,06% |
| 10 jaar | 4,69% | 4,96% | 4,99% | 5,01% | 5,08% | 6,06% |
| 12 jaar | 4,96% | 5,23% | 5,26% | 5,28% | 5,40% | 6,33% |
| 15 jaar | 5,06% | 5,33% | 5,36% | 5,38% | 5,53% | 6,43% |
| 17 jaar | 5,13% | 5,40% | 5,43% | 5,45% | 5,59% | 6,50% |
| 20 jaar | 5,27% | 5,54% | 5,60% | 5,65% | 5,69% | 6,27% |

*** Deze risicoklassse is alleen van toepassing voor de Onderwater- of Restschuldhypotheek. Geen nieuwe verstrekkingen meer mogelijk.

**Rentetarieven van NIBC Hypotheken**
Tarieven per 24 november 2026.
De tarieven van 11 november 2026 komen hiermee te vervallen.

**NIBC Extra hypotheek inclusief energielabel A+++ korting**

***Tarieven voor afloswijzen Annuïteit en Lineair:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,10% | 4,37% | 4,40% | 4,42% | 4,49% | 5,02% |
| 2 jaar | 4,10% | 4,37% | 4,40% | 4,42% | 4,49% | 5,47% |
| 3 jaar | 4,11% | 4,38% | 4,41% | 4,43% | 4,50% | 5,48% |
| 4 jaar | 4,11% | 4,38% | 4,41% | 4,43% | 4,50% | 5,48% |
| 5 jaar | 4,12% | 4,39% | 4,42% | 4,44% | 4,51% | 5,49% |
| 6 jaar | 4,12% | 4,39% | 4,42% | 4,44% | 4,51% | 5,49% |
| 7 jaar | 4,13% | 4,40% | 4,43% | 4,45% | 4,52% | 5,50% |
| 8 jaar | 4,13% | 4,40% | 4,43% | 4,45% | 4,52% | 5,50% |
| 9 jaar | 4,14% | 4,41% | 4,44% | 4,46% | 4,53% | 5,51% |
| 10 jaar | 4,14% | 4,41% | 4,44% | 4,46% | 4,53% | 5,51% |
| 12 jaar | 4,41% | 4,68% | 4,71% | 4,73% | 4,85% | 5,78% |
| 15 jaar | 4,51% | 4,78% | 4,81% | 4,83% | 4,98% | 5,88% |
| 17 jaar | 4,58% | 4,85% | 4,88% | 4,90% | 5,04% | 5,95% |
| 20 jaar | 4,72% | 4,99% | 5,05% | 5,10% | 5,14% | 5,72% |

***Tarieven voor afloswijzen Aflossingsvrij:***

| Rentevast | NHG | ≤ 65% m.w. | ≤ 80% m.w. | ≤ 95% m.w. | ≤ 106% m.w. | ≤ 115% m.w.*** |
|---|---|---|---|---|---|---|
| 1 jaar | 4,60% | 4,87% | 4,90% | 4,92% | 4,99% | 5,52% |
| 2 jaar | 4,60% | 4,87% | 4,90% | 4,92% | 4,99% | 5,97% |
| 3 jaar | 4,61% | 4,88% | 4,91% | 4,93% | 5,00% | 5,98% |
| 4 jaar | 4,61% | 4,88% | 4,91% | 4,93% | 5,00% | 5,98% |
| 5 jaar | 4,62% | 4,89% | 4,92% | 4,94% | 5,01% | 5,99% |
| 6 jaar | 4,62% | 4,89% | 4,92% | 4,94% | 5,01% | 5,99% |
| 7 jaar | 4,63% | 4,90% | 4,93% | 4,95% | 5,02% | 6,00% |
| 8 jaar | 4,63% | 4,90% | 4,93% | 4,95% | 5,02% | 6,00% |
| 9 jaar | 4,64% | 4,91% | 4,94% | 4,96% | 5,03% | 6,01% |
| 10 jaar | 4,64% | 4,91% | 4,94% | 4,96% | 5,03% | 6,01% |
| 12 jaar | 4,91% | 5,18% | 5,21% | 5,23% | 5,35% | 6,28% |
| 15 jaar | 5,01% | 5,28% | 5,31% | 5,33% | 5,48% | 6,38% |
| 17 jaar | 5,08% | 5,35% | 5,38% | 5,40% | 5,54% | 6,45% |
| 20 jaar | 5,22% | 5,49% | 5,55% | 5,60% | 5,64% | 6,22% |

*** Deze risicoklassse is alleen van toepassing voor de Onderwater- of Restschuldhypotheek. Geen nieuwe verstrekkingen meer mogelijk.

**Rentetarieven van NIBC Direct Hypotheken BV**
Tarieven per 24 november 2026

## NIBC Investeringshypotheek

***Tarieven voor afloswijzen Aflossingsvrij, Annuïteit en Lineair:***

| Rentevastperiode | ≤ 80% MW in verhuurde staat |
|---|---|
| 1 jaar vast | 6,08% |
| 2 jaar vast | 6,08% |
| 3 jaar vast | 6,09% |
| 4 jaar vast | 6,09% |
| 5 jaar vast | 6,10% |
| 6 jaar vast | 6,10% |
| 7 jaar vast | 6,11% |
| 8 jaar vast | 6,11% |
| 9 jaar vast | 6,12% |
| 10 jaar vast | 6,20% |