

Checklist for a Complete Financial File

| | Needed | Received | |
|----------------------------------|--------------------------|--------------------------|---|
| Personal | | | |
| Identification | <input type="checkbox"/> | <input type="checkbox"/> | Copy of valid identification (for identity card and passport, front and back. The BSN number must not be visible). |
| Residence Status | <input type="checkbox"/> | <input type="checkbox"/> | Copy of residence permit. |
| Marital Status | <input type="checkbox"/> | <input type="checkbox"/> | Marital conditions or cohabitation agreement. Visit www.digid.nl for more information. |
| DigiD code | <input type="checkbox"/> | | |
| Income | | | |
| Employment | <input type="checkbox"/> | <input type="checkbox"/> | Original employer's statement(s) including company stamp and declaration of intent with an additional signature and company stamp. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Recent payslip (possibly also from partner). |
| | <input type="checkbox"/> | <input type="checkbox"/> | Annual statements of the last 3 calendar years due to irregular services and/or overtime. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Bank statements or salary credits |
| | <input type="checkbox"/> | <input type="checkbox"/> | Employment contract. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Copy of last year's Income Tax return. |
| Flex Worker (Temporary Work) | <input type="checkbox"/> | <input type="checkbox"/> | Annual statements of the last 3 calendar years. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Extract Labor Market Scan |
| | <input type="checkbox"/> | <input type="checkbox"/> | Perspective Statement Balance + profit and loss accounts last 3 calendar years |
| Self-Employed Entrepreneurs | <input type="checkbox"/> | <input type="checkbox"/> | Copy of IB/VB tax returns last 3 years + copy of IB/VB tax assessments last 3 years. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Extract from the Chamber of Commerce Income scan Award decision and specification from the disbursing agency Copy of monthly payment. |
| Social Benefit | <input type="checkbox"/> | <input type="checkbox"/> | Pension award decision. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Recent overview of accumulated pension years from the disbursing agency. |
| Pension Income | <input type="checkbox"/> | <input type="checkbox"/> | (AOW) Divorce settlement and judgment. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Proof of divorce registration at the Civil Registry. |
| Alimony Income (Divorce) | <input type="checkbox"/> | <input type="checkbox"/> | (Draft) Deed of separation and division. |
| | <input type="checkbox"/> | <input type="checkbox"/> | Printout of wage data via 'my UWV' |
| Income Determination Employment | <input type="checkbox"/> | <input type="checkbox"/> | |
| Credit/ Obligations | | | |
| BKR (Credit Registration Office) | <input type="checkbox"/> | <input type="checkbox"/> | Explanation of coding at BKR (Credit Registration Office). |
| Continuous Credit | <input type="checkbox"/> | <input type="checkbox"/> | Recent balance statement / bank statement. (including redemption note) |
| Personal Loan | <input type="checkbox"/> | <input type="checkbox"/> | Recent balance statement / bank statement. (including redemption note) |
| Alimony to ex-partner | <input type="checkbox"/> | <input type="checkbox"/> | Divorce settlement (this is not necessary for child alimony). |
| Lease Agreement(s) | <input type="checkbox"/> | <input type="checkbox"/> | Copy of lease contract(s) Value and addition. |
| Company Car | <input type="checkbox"/> | <input type="checkbox"/> | Private loan (employer, parents). |
| Other Loans | <input type="checkbox"/> | <input type="checkbox"/> | Student loan (DUO). |
| Insurance | | | |
| Savings Insurance | <input type="checkbox"/> | <input type="checkbox"/> | Policy of life insurance (possibly with a letter regarding profit sharing). |
| Investment Insurance | <input type="checkbox"/> | <input type="checkbox"/> | Policy of life insurance with a forecast of returns. |
| Life Insurance | <input type="checkbox"/> | <input type="checkbox"/> | Policy of life insurance (incl. overview of coverage amounts). |
| Disability Insurance | <input type="checkbox"/> | <input type="checkbox"/> | Policy of insurance (incl. overview of coverage amounts). |
| Contents Insurance | <input type="checkbox"/> | <input type="checkbox"/> | Policy of insurance (incl. overview of coverage amounts). |
| Buildings Insurance | <input type="checkbox"/> | <input type="checkbox"/> | Policy of insurance (incl. overview of coverage amounts). |
| Other Damage Insurances | <input type="checkbox"/> | <input type="checkbox"/> | |

| | | | |
|---|--------------------------|--------------------------|--|
| Own Money / Assets | | | |
| Savings | <input type="checkbox"/> | <input type="checkbox"/> | Recent account statement |
| Investments | <input type="checkbox"/> | <input type="checkbox"/> | Recent account statement |
| <hr/> | | | |
| Pension | | | |
| Overview of future pension | <input type="checkbox"/> | <input type="checkbox"/> | Recent overview of future pension via www.mijnpensioenoverzicht.nl |
| Employer pension statement | <input type="checkbox"/> | <input type="checkbox"/> | Latest pension statement from the current employer. |
| Individually closed products | <input type="checkbox"/> | <input type="checkbox"/> | Recent overview of individually closed pension/annuityproducts. |
| <hr/> | | | |
| Current Mortgage | | | |
| Mortgage Debt | <input type="checkbox"/> | <input type="checkbox"/> | Fiscal overview of the last calendar year with indication of remaining debt. |
| Mortgage Deed | <input type="checkbox"/> | <input type="checkbox"/> | Copy of the mortgage deed (possibly of multiple mortgage registrations). |
| Interest IB 2012 | <input type="checkbox"/> | <input type="checkbox"/> | Overview with interest rate(s) and duration of the fixed interest period. |
| Value Overview | <input type="checkbox"/> | <input type="checkbox"/> | In connection with the mortgage balance on 31-12-2012 (transitional law) |
| Penalty Calculation | <input type="checkbox"/> | <input type="checkbox"/> | Overview of accumulated value in repayment insurance or investment account. Calculation of penalty by the current lender for early full repayment. |
| Renewal Proposal | <input type="checkbox"/> | <input type="checkbox"/> | Proposal from the current lender specifying the interest rate at which the current loan can be continued. |
| <hr/> | | | |
| Current own home | | | |
| Ownership | <input type="checkbox"/> | <input type="checkbox"/> | Copy of ownership |
| Property Assessment | <input type="checkbox"/> | <input type="checkbox"/> | Deed Value statement for the current Property/sales deed Copy of the appraised value for Property Tax by the Municipality |
| Valuation report | <input type="checkbox"/> | <input type="checkbox"/> | Copy of the most recent (NWWI) appraisal report |
| Renovation | <input type="checkbox"/> | <input type="checkbox"/> | Specification of additional work/renovation |
| Leasehold | <input type="checkbox"/> | <input type="checkbox"/> | Leasehold agreement |
| Desktop appraisal | <input type="checkbox"/> | <input type="checkbox"/> | Original desktop appraisal report |
| <hr/> | | | |
| New mortgage | | | |
| Quotation | <input type="checkbox"/> | <input type="checkbox"/> | Signed interest proposal |
| Quotation Application form | <input type="checkbox"/> | <input type="checkbox"/> | Signed binding quotation |
| Application form | <input type="checkbox"/> | <input type="checkbox"/> | Completed and signed mortgage application form. |
| New insurance | | | |
| Quotation Application form | <input type="checkbox"/> | <input type="checkbox"/> | Signed insurance quotation |
| Health Declaration | <input type="checkbox"/> | <input type="checkbox"/> | Completed and signed insurance application form Completed and signed life insurance application form(s) Completed and signed health declarations |
| <hr/> | | | |
| New own home | | | |
| Purchase agreement | <input type="checkbox"/> | <input type="checkbox"/> | Copy of the purchase agreement |
| Purchase/Construction agreement Building inspection Appraisal | <input type="checkbox"/> | <input type="checkbox"/> | Copy of the purchase/construction agreement Copy of the building inspection |
| Desktop appraisal | <input type="checkbox"/> | <input type="checkbox"/> | Original (NWWI) appraisal report (we can arrange this for you) Original desktop appraisal report |
| Other forms | | | |
| Budgeting form | <input type="checkbox"/> | <input type="checkbox"/> | |
| Starter form | <input type="checkbox"/> | <input type="checkbox"/> | Starter Loan (SVn) |