

## Article 26 Increase of the loan

The loan may be increased if it meets the financing criteria Obvion applies at that time for similar loans.

Obvion applies for similar loans at that time. Obvion is, however, not obliged to agree to a request for an increase.

Obvion is, however, not obliged to agree to a request for an increase.

If Obvion agrees to an increase, the following applies:

1. To increase your money loan, Obvion adds one or more new loan sections.
2. If, at the time the loan was taken out, a registration was made with the land registry
2. Was a registration made at the land register for a higher amount than the money loan when the money loan was concluded? Then you may increase your loan to that amount without having to

Then you can increase your loan up to that amount, without having to go to the notary.

3. If, when the loan was taken out, an entry was NOT made in the Land Register for an amount higher than the

3. Has a higher amount than the loan not been registered with the Land Registry when the loan was concluded? Then you have to go to the notary again for a new

In that case you have to go to the notary again for a new registration to increase your money loan. There are costs associated with this.

4. The total money loan may not exceed the amount for which the mortgage was granted.
5. When increasing the money loan, the General Terms and Conditions of Obvion apply to all loan parts.

When increasing the loan, Obvion's General Terms and Conditions in force at that time shall apply to all loan parts.

6. If, due to the increase of the money loan, a different relation arises between the amount of the money loan and the

6. If the increase of the loan leads to a different relation between the amount of the loan and the value of the house, a (different) individual surcharge on the interest rate of each loan part may apply.

rate surcharge on the interest rate of each loan part may apply. The amount of the individual individual surcharge may differ per loan part.

7. You must arrange to increase your money loan through an intermediary. This intermediary must be listed on [obvion.nl](http://obvion.nl). It is possible that your intermediary will charge you a fee for this. charge for this.