



Preconsu Internal Financing

“Your internal financing is sustainable and effective.”

It can sometimes happen that you cannot earn 100% when purchasing a prefabricated construction home or workspace or when renovating/building an existing building. That is why you have the choice to pay a 30% or 50% down payment and to pay the rest in instalments. Important matters that you want to know in this regard are listed below.

Maximum run time

The duration of the internal financing is a maximum of 48 months, but you are of course free to choose the duration that suits your needs.

Requirements

The conditions that apply to internal financing

1. You provide wage cession and term life insurance as cover (requested by Preconsu, the death risk is paid by you)
2. The monthly repayment may not exceed approximately 40% of the net household income or 70% of the net income.
3. You should preferably be employed or self-employed for at least 2 years.
A security deposit may be requested if required.
4. Payment is made by automatic bank transfer.
5. Own contribution of at least 30%

Documents to be submitted

You must submit the following documents with the application:

1. a valid proof of identity;
2. a recent employer's statement (including: home address, date of employment and the position);
a recent salary slip;
3. Recent daily statements (last 3 months) if your salary is deposited at the bank; in the case of an NV/sole proprietorship, the most recent annual figures.

The approval procedure and other administrative work takes a maximum of 48 hours

Rates: Preconsu works with the current day rate.