



### What is KIK?

KIK means: Chain Integration Land Registry Registration.

Unlike a deed that is not registered with KIK, a KIK deed contains partially standardized text fragments. Information that is relevant to the Land Registry is supplied in a separate file when submitting a KIK deed. This file is used for automated processing.

The registration costs at the Land Registry for the deed via KIK are € 82.50 per deed, if the deed cannot be submitted via KIK, the costs are € 144.50 per deed.

Mortgages from a number of banks can generally be delivered via KIK.

The person handling your file will inform you whether your deed can be submitted via KIK. Where possible, we strive to draw up the deed as a KIK deed and to send it to the Land Registry.

Below you will find a detailed explanation of the various costs mentioned, including the difference between with and without a KIK deed.

<b>Mortgage on its own via KIK:</b>		<b>Mortgage on its own not via KIK:</b>	
Fee	€ 537.36	Fee	€ 537.36
Financial settlement	€ 20.66	Financial settlement	€ 20.66
Quality fund	€ 8.22	Quality fund	€ 8.22
Access to the land registry	€ 20.00	Access to the land registry	€ 20.00
Inspections BRP etc.	€ 15.00	BRP Inspections etc.	€ 15.00
VAT	€ 126.26	VAT	€ 126.26
Registration costs Land Registry via KIK	€ 82.50	Registration costs Land Registry not via KIK	€ 144.50
	<b>€ 810.00</b>		<b>€ 872.00</b>

### Pass on negative interest and costs

VPVA notaries must pay interest to the bank on the funds held for you (negative interest). This will be billed to you as follows:

Option 1 \*: the funds held for you are in our account for a maximum of 5 days in a file with a maximum total interest of € 250,000.00: The negative interest will not be passed on.

Option 2 \*: the funds held for you have been in our account for longer than 5 days or it concerns a file with a total interest that amounts to more than € 250,000.00: The negative interest will be passed on, including the negative interest on the first 5 days is calculated.

\* For both options, a fee of € 25.00 including VAT per party will be charged for the financial settlement. This amount includes the first five payments that we, as a civil-law notary, must make in a file (such as payment to the vendor, to the purchaser, to the broker, to the mortgage bank and to an intermediary). Any payment of transfer tax is made free of charge.

If more than five payments need to be made, we will charge € 9.50 including VAT per payment to the party concerned.