

Explanatory notes

General

You can apply for permission not to have to make any repayments temporarily for one or more periods. You do not have to give a reason. The interest on your debt will, however, continue and the maximum repayment period of 15 years will be extended by the number of repayment-free months you use. In total you can apply for five repayment-free years. You can take these five years in several periods. A repayment-free period lasts for a minimum of one month and a maximum of five years.

It may be that, based on your income, you do not have to repay. In that case you do not have to apply for a repayment-free period. If you do not have to make any repayments based on your income, the repayment period of 15 years will not be extended. You can ask for your income to be taken into account using the earning capacity assessment application form.

Commencement date

You need to apply for a repayment-free period before the first of the month. The period will commence as from the month following your application.