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Changes Loan repayment

This form

You can notify us of any changes that affect your ability to repay your student loan and lifelong learning credit using Mijn DUO. If you are unable to access Mijn DUO, you can use this form. Regardless of your situation, you are required to answer question 1 and question 1.1. Other than that, you only have to fill in the questions about the change you wish to make. This form does not allow you to change the details of an authorized person. To do so, use the form *Wijziging Machtiging*.

Send

Dienst Uitvoering Onderwijs
P.O. Box 50101
9702 GA Groningen

More information

duo.nl

1 Your details

1.1 Citizen Service Number (BSN)

1.2 Surname (birth name)

First name

Other initials

First name (in full) and other initials

Day Month Year

1.3 Date of birth

Surname

Initial(s)

1.4 Name of authorized person (if the authorized person is completing this form)

2 Change of address

See explanatory notes

2.1 Are you moving home in the Netherlands?

Yes > Make sure that you are registered at the correct address in the municipality where you live or will soon be living. The municipality will automatically forward your new address details to DUO.

No > Answer question 2.2 and 2.3 if you are moving home in or to another country or have already done so.

2.2 Street and house number

Postcode and town/city

Country

Day Month Year

2.3 Start date for new address

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- 2.4 Would you like to receive your correspondence at another address?
- No
- Yes > Register a postal address in Mijn DUO. If you are unable to use Mijn DUO, please fill in your postal address here.
- P.O. Box or street House number
- Postcode
- Town/city
- Day Month Year
- 2.5 Start date for new postal address

3 Change to payment method

See explanatory notes

- 3.1 Would you like to pay by direct debit from someone else's account number?
- yes > Go to question 5
- No
- 3.2 How do you want to pay?
- Monthly direct debit from my account within the SEPA zone > Also answer question 4
- Monthly payment in response to a payment request (only possible when you are subject to the repayment regulations from before 2012)
- Only if you live outside of the Netherlands: annual payment in response to a payment request

4 Direct debit account number

By signing this form you give DUO permission to debit the installment amount from your account every month. You also give permission at your bank to execute this direct debit instruction. Please read the explanatory notes.

- 4.1 Bank account number (IBAN)
- > This may not be a savings account
- > You may enter a non-Dutch bank account number here. Please include the relevant BIC for non-Dutch bank accounts. Please note: the account number has to be within the SEPA zone.
- BIC
- Surname Initial(s)
- 4.2 What is the name of the account holder?

5 Payment from another person's account number

Get the account holder to read the explanatory notes and then to answer and sign this question below

- 5.1 Bank account number (IBAN)
- > This may not be a savings account
- > You may enter a non-Dutch bank account number here. Please include the relevant BIC for non-Dutch bank accounts. Please note: the account number has to be within the SEPA zone.
- Surname Initial(s)
- 5.2 What is the name of the account holder?
- 5.3 Account holder's signature

6 Temporary repayment stop

See explanatory notes

- 6.1 For what period do you want to stop repayments? This cannot be a period in the past.
- From Month Year until Month Year
- 6.2 If you have already arranged a payment-free period and want to end this arrangement prematurely, from which month do you want to resume payments?
- Month Year

7 Suspending repayments due to studies

See explanatory notes

- 7.1 Name of educational institution
- Address of head office
P.O. box or street and house number
- Postcode and town/city
- Country
- 7.2 What is the start date of your registration?
- Day Month Year
- 7.3 From which date do you want to stop repayments?
- Day Month Year > This date must not be before the registration date
- 7.4 On which date does your registration end?
- Day Month Year
- 7.5 What type of programme are you taking?
- Secondary education in The Netherlands > Answer question 7.6
- Secondary education abroad > You are not entitled to stop repayments due to your studies
- Secondary vocational education (MBO) in the Netherlands > Answer questions 7.7 and 7.8
- Secondary vocational education (MBO) abroad > Answer questions 8.1 to 8.6
- Higher education in the Netherlands > Answer questions 7.9 to 7.13
- Higher education abroad > Answer questions 8.7 to 8.13
- 7.6 Secondary education: how are you registered?
- Part-time study programme in the secondary education > You are not entitled to stop repayments due to your studies
- Full time study programme in the secondary education, namely:
- Vmbo Havo Vwo Mavo Iwoo Praktijkonderwijs Vso Vavo

- 7.7 Secondary vocational education (MBO): how are you registered?
- At a school-based track (BOL) for the following programme:
- Entreeopleiding (niveau 1)
- Basisberoepsopleiding (niveau 2)
- Vakopleiding (niveau 3)
- Middenkaderopleiding (niveau 4)
- Specialistenopleiding (niveau 4)
- At a Vocational supervision learning programme (BBL) > *You are not entitled to stop repayments due to your studies*
- At a part-time study programme > *You are not entitled to stop repayments due to your studies*
- As an exam-only student > *You are not entitled to stop repayments due to your studies*
- 7.8 Secondary vocational education (MBO): what is the name of the programme?
- 7.9 Higher education: how are you registered?
- Part-time > *Go to question 7.10*
- Full-time > *Go to question 7.11*
- Work-study > *Go to question 7.11*
- External student > *You are not entitled to stop repayments due to your studies*
- 7.10 Are you receiving a lifelong learning credit for your part-time education?
- Yes > *Go to question 7.11*
- No > *You are not entitled to stop repayments due to your studies*
- 7.11 Higher education: what is the level of your study programme?
- Higher professional education
- University education
- 7.12 Higher education: what type of programme are you taking?
- Associate Degree
- Bachelor's
- Master's
- Graduate master's
- Unified pre-university education
- 7.13 Higher education: what is the name of the study programme?

8 Study programme abroad

- 8.1 Secondary vocational education (MBO): in which country is the head office of your programme located?
- 8.2 Secondary vocational education (MBO): what is the name of the institution?
- 8.3 Secondary vocational education (MBO): in which town/city are you taking this programme?
- 8.4 Secondary vocational education (MBO): which programme are you taking?
- 8.5 Secondary vocational education (MBO): are you taking the programme on a full-time or part-time basis?
- Full-time > *Please enclose proof of registration. See explanatory notes.*
- Part-time > *You are not entitled to stop repayments due to your studies*
- 8.6 Secondary vocational education (MBO): what is the duration of the programme?
- Less than one year > *You are not entitled to stop repayments due to your studies*
- One year or more

Changes

Loan repayment

Dienst Uitvoering Onderwijs

Ministerie van Onderwijs, Cultuur en Wetenschap

- 8.7 Higher education: in which country is the main body of your higher professional education (HBO) or university programme based? _____
- 8.8 Higher education: what is the name of the faculty/school? _____
- 8.9 Higher education: what programme are you taking? _____
- 8.10 Higher education: are you taking the programme on a full-time or part-time basis? Full-time > Please enclose proof of registration. See explanatory notes.
 Part-time > You are not entitled to stop repayments due to your studies
- 8.11 Higher education: what is the level of your study programme? Higher professional education
 University education
- 8.12 Higher education: what type of programme are you taking? Associate Degree
 Bachelor's
 Master's
 Graduate master's
 Unified pre-university education
- 8.13 Higher education: what is the name of the degree or qualification you are studying for? _____

9 Partner

- 9.1 What is the nature of the change? I have a partner (for tax purposes) from

Day	Month	Year

 > Go to question 9.2
 I no longer have a partner (for tax purposes) from

Day	Month	Year

 > Go to question 10
- 9.2 Did you get married or enter into a civil partnership? Yes > Go to question 9.6
 No
- 9.3 Are you living with someone at the same address? Yes
 No > The person you are living with is not a partner for tax purposes. You can skip the rest of question 9.
- 9.4 Do you have a cohabitation contract? Yes > Go to question 9.6
 No
- 9.5 Which of the following situations applies or apply to you? We have a child together/one of us has recognized the other's child
 We participate jointly in a pension fund
 We own a house together
 My child or my partner's child lives at our joint address. In this situation, you will not be regarded as partners if one of you rents part of the house from the other, on the basis of a written agreement.
 We are each other's partner for tax purposes
 None of the above > The person you are living with is not a partner for tax purposes. You can skip the rest of question 9.

9.6 Details of partner: Citizen Service Number (BSN)

Surname (birth name)

First name

Other initials

First name & other initials

Date of birth

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

9.7 Are you repaying your student loan in compliance with the repayment regulations from before 2012?

Yes > Go to question 9.8

No > Duo will request details of your partner's income from the Belastingdienst

9.8 Are you repaying your student loan according to your ability to pay?

Yes > Fill in the Income statement for a request for a lower monthly instalment form. The details you provide on this form will include your partner's details, including details of their income.

No > Go to question 9.9

9.9 Do you want to repay your student loan according to your ability to pay?

Yes > Fill in the Income statement for a request for a lower monthly instalment form. The details you provide on this form will include your partner's details, including details of their income.

No

10 Higher monthly payment

10.1 Would you like to increase your monthly debit payment?

Yes, I want to have a higher monthly amount collected every month, namely €

No, I do not want/no longer want to pay a higher monthly amount > From the month after this form has been processed, you will pay the monthly amount calculated by DUO

11 Signature

11.1 I declare that I have completed this form truthfully and in full

Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>

Telephone*

E-mail*

Signature

DUO and your data

Your data will be recorded in DUO's systems. DUO will handle and protect your personal data with the utmost care and in accordance with the relevant legal obligations and the requirements set out in relevant privacy legislation. If you would like more information about how DUO handles your personal data, please visit duo.nl. DUO will of course verify your data with other agencies to ensure that you receive what you are entitled to. DUO informs the Public Prosecutor whenever abuse is uncovered.

* We may wish to contact you by telephone or by email, for instance to discuss your application or a change you have made. If you are happy for DUO to contact you in this way, please provide your telephone number and email address.



Explanatory notes

Changes to loan repayment

More information
duo.nl

General

Mijn DUO

On Mijn DUO you can notify DUO of changes quickly and easily. You can log in to Mijn DUO in two ways: using your DigiD with verification code by text or using the DigiD app. With the DigiD app, you log in with a QR code and a PIN code of your choice. That PIN is always the same, so you will no longer receive text messages. This can also be useful if you are abroad. Install the DigiD app before leaving for a foreign country.

Authorizing a third party

Do you want to authorize someone to take care of your arrangements in Mijn DUO? You can do this easily at DigiD Authorization. Would you like to authorize your representative at DUO to request information about you or submit changes using a form? If so, then you should also submit the Authorization form. DUO does not have access to an authorization that has been arranged via DigiD Authorization. The form can be found on our site.

Are you currently receiving your correspondence digitally and would you like us to send these emails to an authorized person? Log in to Mijn DUO and change the email address under *Mijn details*.

Please note, however, that the liability for repaying your student loan remains with you.

Reducing your monthly payment

Would you like to apply for a reduction in your monthly payment? In that case do not fill in this form, but the *Income statement for a request for a lower monthly instalment* form.

Note on 2 Change of address

If you are going abroad for more than eight months, you are required to have your name removed from the municipal register. The municipality will not forward your new foreign address details to DUO. For this reason, you must always inform DUO personally if you move abroad or change address while living abroad. You can also do this easily and quickly on Mijn DUO.

Would you like to receive your correspondence at another address? If so, please provide a postal address, e.g. the address of an authorized representative. You can also do this easily and quickly on Mijn DUO.

Note on 3 Changing your payment method

You may receive a payment request even though you have already indicated that you want to pay by direct debit. If you do, you should pay as requested. It means that we have not yet processed your request to pay by direct debit.

Note on 3.2 and 9.7 Repayment regulations

Information about the regulations governing repayment can be found on duo.nl/terugbetalingsregels.

Note on 3.2 and 4 SEPA

You can also set up a direct debit for your monthly payment on a non-Dutch account number. However, the account must be held in a country within the SEPA zone. SEPA covers the whole of the EU plus the following countries: Andorra, Iceland, Norway, Switzerland, Liechtenstein, Monaco, San Marino, United Kingdom, Vatican City State, Mayotte, Saint-Pierre-et Miquelon, Guernsey, Jersey and Isle of Man.

If you have an account in a country outside the SEPA zone, then you do not need to fill in an account number. In that case, we will send you a monthly payment request so that you can transfer the instalment yourself. With regard to question 3.2, you can also choose to pay annually.

Note on 4 Direct debit account number

You authorize DUO and your bank to debit the payment from your bank account each month (ongoing SEPA authorization). DUO's Direct Debit ID is NL22ZZ509732090000. In the event of a disagreement over a direct debit payment, you can have the payment reversed within 56 days.

Note on 5 Payment from another person's account number

Information for the account holder: you authorize DUO and your bank to debit the payment from your bank account each month for the repayment of the student loan of the person whose details are provided in the answer to question 1 (ongoing SEPA authorization). DUO's Direct Debit ID is NL22ZZ509732090000. In the event of a disagreement over a direct debit payment, you can have the payment reversed within 56 days.

Note on 6.1 and 6.2 Temporary repayment stop

You can request one or more periods during which you stop your repayments temporarily. You do not have to give a reason for such a request. The interest on your debt will continue to accrue and the maximum repayment period will be extended by the number of payment-free months you use.

You may apply for a total of five payment-free years. You can divide those five years into several periods. A payment-free period can last a minimum of one month and a maximum of five years.

It is not possible to apply for a payment free period for a lifelong learning credit. If you have to repay a student loan as well as a lifelong learning credit, you can only apply for a payment free period for your

student loan. Then you only repay the lifelong learning credit during this period.

You should request a payment-free period before the first of the month. You are free to bring forward the end date of a payment-free period once it has been agreed.

If your income is such that you do not have to make repayments, then you do not have to apply for a payment-free period. You can use the Calculate monthly amount calculator to determine whether you should apply for a reduction in your monthly payment or apply for a payment-free period.

Note on 7 and 8 Suspending repayments due to studies

If you decide to take another study programme, the repayment schedule for your loan can be interrupted or postponed. If you receive a student grant for your studies, your repayments will be stopped automatically. You will be notified of this after you have applied for a student grant. Answer question 7 or 8 to apply for an interruption or postponement if you are studying without receiving a student grant. The following conditions apply:

- you are taking a programme that entitles you to a student grant or student allowance or you have a lifelong learning credit
- you are not registered as an external student
- your degree period has not yet expired.

Are you enrolled in a study programme in another country? In that case, you will have to tell us when your programme begins and provide us with the relevant details. Please enclose proof of registration. If you have yet to receive proof of enrolment, DUO will ask you to provide it at a later date.

When you stop studying, the interruption or postponement of the repayment period will stop.

Note on 9 Partner

DUO asks these questions in order to determine whether you have a partner according to the 'Algemene wet inkomensafhankelijke regelingen (AWIR),' ('General Act for Means-tested Regulations'). On this form, your partner is also referred to as your 'fiscal partner' (i.e. your partner for tax purposes).

If you are repaying your student loan in compliance with the repayment regulations from 2012 or from 2018, then you are obliged to include your partner's income for the calculation of your financial capacity. We obtain your partner's income from the tax authorities.

If you are subject to the repayment regulations from before 2012, you may choose to disregard your partner's income. With the form *Income statement for a request for a lower monthly instalment*, you can pass on your partner's (income) data to DUO. If you do not wish to include the income, you can mention this on the form.

If your relationship ends, this may affect your repayment situation. Notify DUO of the end of your relationship using this form. We will then inform you of the consequences for your monthly payment.

Note on 10 Higher monthly payment

If you pay by direct debit, you can repay your student loan faster by increasing the amount of your monthly instalment. If you are not yet paying by direct debit, answer questions 3 and 4 or ask the relevant person to answer question 5.

For question 10.1, state the amount you want to be debited, i.e. your monthly instalment plus the extra amount you want to pay. Here you can also notify us of a change in the amount to be debited. Answer question 10.2 if you no longer wish to make higher repayments.

If a direct debit of the higher monthly payment fails, your payment will automatically be lowered to the amount calculated by DUO.