

The background of the slide is a vibrant, painterly illustration of a Dutch canal scene. In the center, a tall, white church tower with a green roof rises above the trees. The canal is filled with water, reflecting the colorful buildings on the opposite bank. The buildings have various facades in shades of red, orange, and yellow. Large, leafy trees line the canal, and a small bridge is visible in the distance. The overall style is reminiscent of a traditional Dutch painting.

HANNO

Housing workshop

‘how to buy a house in
the Netherlands’

Welcome to Hanno

Our mission: to make you financially happy



✓ **Personal financial advice**



✓ **Clear and fast service**



✓ **Honest fees**

The Home Buying Road Map

A. Orientation

How much can you borrow and buy?

- ✓ **Set your budget**
- ✓ Determine your wishes
- ✓ Go house hunting
- ✓ Hire a broker
- ✓ Get Hanno HypotheekBelofte

B. Bidding

How to make a winning offer?

- ✓ Determine price
- ✓ Start bidding
- ✓ Make an attractive offer
- ✓ Consider cancellation clauses
- ✓ Check purchase agreement

C. Financing

How to get the best mortgage?

- ✓ Get appraisal report
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- ✓ Choose mortgage lender
- ✓ Go to the notary
- ✓ Live carefree

Set the budget: what can you borrow and buy?

By setting your budget you ...

- Know your price-range
- Secure your financing options
- Keep your house affordable so you can still enjoy life

Buying a house the Dutch way

Most common differences compared your other countries

- Estate agent: exclusive assignment from a seller or buyer for a property
- Loan to value: up to 100% of the value of your house
- Loan to income: very strict government rules on maximum loans and affordability
- Purchasing/financing costs: +/- 5%, including 2% transfer tax. No VAT applicable.
- Preliminary purchase contract: 3-day cooling-off period
- Mortgage providers: strictly regulated and therefore very bureaucratic
- Mortgage interest: tax deductible (strict fiscal conditions apply)

Setting your budget: determine your maximum mortgage?

A. Monthly payments

- ✓ Income
 - Couple or single
 - Employee or entrepreneur
 - Contract: Fixed or flexible
 - Company lifetime: more/less than 3 years
 - Other income
- ✓ Mortgage interest rate
 - Higher interest → lower loan capacity
 - Fixed rate < 10 years: lower loan capacity
 - Fixed rate > 10 years: higher loan capacity

B. Obligations

- ✓ Current account debts
- ✓ Personal loans
- ✓ Alimony

Actual interest rates

HANNO

Berekenen

Hypotheek

Over Hanno

Expats

Service & contact



Inloggen of registreren

Actuele Hypotheekrente per 23-09-2019

Tarieven voor: Verstrekker: Afloosvorm: Dekkingsgraad: Benodigde hypotheek:

Woningwaarde: NHG?:

[Wijzig renteperiodes](#)

	Variabel	1 jaar vast	5 jaar vast	10 jaar vast ^	20 jaar vast
Rabobank GroenHypotheek Annuitair Basis				0.80	
Rabobank GroenHypotheek Annuitair Plus				0.95	
ABN AMRO Budget (incl. huisbank en duurzaamheid)	1.45	1.04	1.12	1.14	1.70
Vista Hypotheken Energielabel-A (incl. nieuwbouw)		1.00	1.02	1.15	1.65
Hypotrust Vrij Leven Hypotheek		0.90	1.01	1.20	1.74
ABN AMRO Woning (incl. huisbank en duurzaamheid)	1.45	1.14	1.22	1.24	1.80
Acadium Bastion	1.45	0.85	1.01	1.25	1.77
Lloyds Bank Hypotheek (1)	1.40	0.90	1.05	1.25	1.80

Check your personal interest rate: www.hanno.nl/interest-rates

Hollandwoont		1.10	1.25	1.25	1.75
Obvion Woon Hypotheek		0.85	1.01	1.25	1.77
bijBouwe Hypotheek				1.28	1.79
ASN Bank Hypotheek (incl. Duurzaam Wonen)		1.10	1.15	1.28	1.77
Hypotrust Comfort Profijt		1.20	1.25	1.29	1.88
ING Basis (Incl. Kort)	1.93	1.19	1.25	1.29	1.83
Vista Hypotheken		1.10	1.12	1.29	1.75

Setting your budget: Price \neq Value

C. Price and value

- ✓ Registered appraisal value ('WOZ-waarde')
 - Value according to the local municipality
 - Used by tax authorities
- ✓ Asking price ('Vraagprijs')
 - Advertised on e.g. Funda
- ✓ Appraisal value ('Taxatiewaarde')
 - Nothing to do with taxes
 - Value stated by an official valuator
 - Leading value for the mortgage provider
- ✓ Purchase price ('Koopsom' or 'Koopprijs')
 - What you pay the seller

Setting your budget: personal assets

D. Personal assets

- ✓ Personal savings, on a Dutch bank account
- ✓ Donation
 - Everyone can donate up to € 102,010 tax-free (2019)
 - Until you are 40
- ✓ Excess value ('Overwaarde') (current house owners only)
 - Difference between the actual house value and current mortgage
 - House already sold: take 100% into account
 - House not yet sold: first deduct 10% of the expected sales price

Setting your budget: purchasing & financing costs

E. Costs: on average 5%

✓ Purchasing costs (kosten koper / k.k.)

- Transfer tax: 2%
- Brokerage fee: fixed or %
- Building survey
- Bank guarantee
- Notary
 - property transfer deed
 - 'Kadaster' costs (official property register)

! For new-build properties transfer tax is not applicable and notary fees will be included in the price, this will be indicated by 'vrij op naam' or 'v.o.n.')

✓ Financing costs

- Valuation fee for the appraisal
- Advice and handling fees
- Dutch National Mortgage Guarantee (NHG)
- Notary: mortgage deed

- Financing costs are in most cases tax deductible

Setting your budget: Borrowing to the max?

Personal live and spending habits

- ✓ Currently saving
- ✓ How important is your house

Future income development

- ✓ Career
- ✓ New job
- ✓ Family expansion?

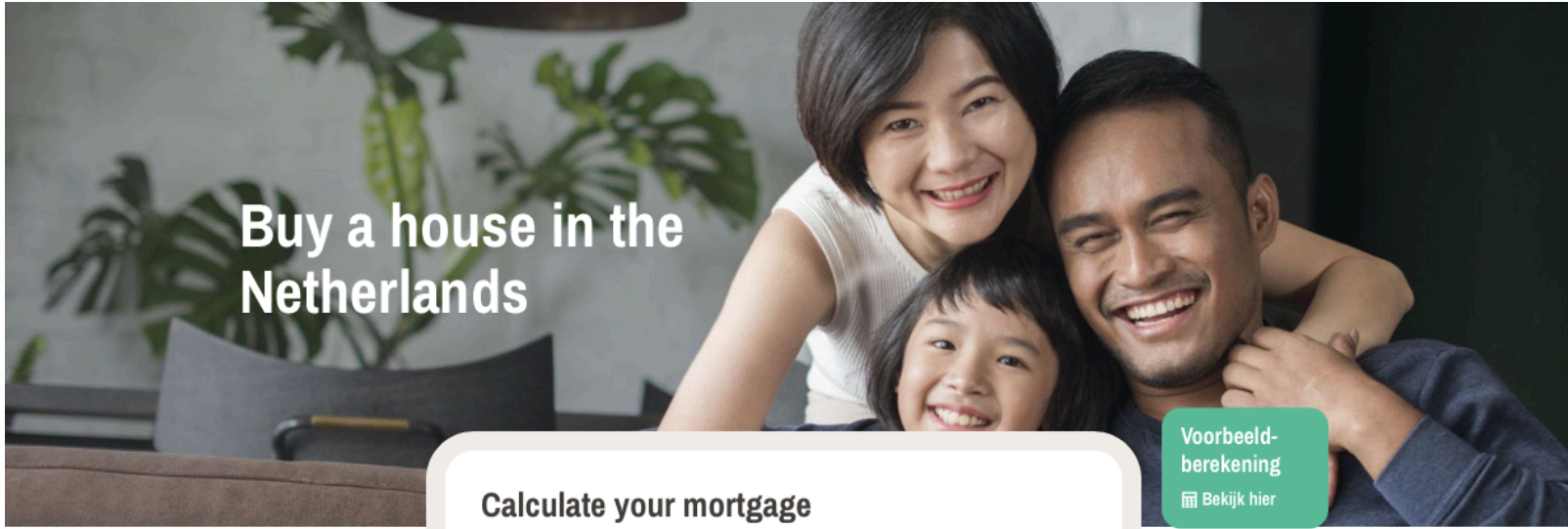
Current assets

- ✓ Savings
- ✓ Access Value
- ✓ Donation

Future plans

- ✓ Moving to a new home or other country
- ✓ Hobbies
- ✓ Pension

Set your budget → www.hanno.nl/calculate



Buy a house in the Netherlands

Calculate your mortgage

Ik heet voornaam en ik wil een bestaande woning kopen .

Voorbeeld-berekening
Bekijk hier

Vragen? Bel
030 - 208 2010

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Determine your wishes

Record your wishes

- Discuss with your partner
- Family situation, now and future (5-10 years)
- Make a written list
- Also write down what you *don't* want
- Stick to the list
- Discuss it with a real estate agent
- Changed your mind? Re-view your list

- ✓ Location, location, location
- ✓ Size
 - Rooms, bathroom, garden/balcony
 - M²
- ✓ Kind of property
 - Pre-built, new house, self-construction
 - Single-family home, appartement
 - Style (personal)

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House hunting

Check the neighbourhood



Utrecht + 0 km 

funda

904 results

in homes for sale



Save search

Price

From € 350,000 To € 750,000 Neighborhood 

2e Daalsebuurt en omgeving, Absteede, B...

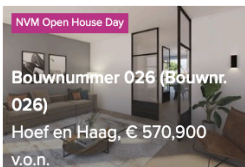
NVM open house day

☐ Show all participants 6

Property type

☐ House 644☐ Apartment 260[+ All property types](#)

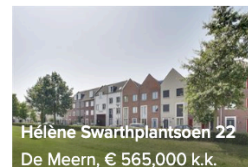
Days on funda

☐ Today 5☐ Since 3 days 12☐ Since 5 days 31☐ Since 10 days 105☐ Since 30 days 2551 filter [Remove filters](#) € 350,000 - € 750,000Order by: [Relevance](#)  [List](#)  [Map](#)

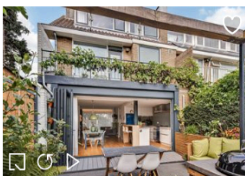
Featured by all real estate agents invol...



Featured by Grifhorst Makelaardij Excl...



Featured by Makelaarsland

**Everard Meijsterlaan 52**

3533 CN Utrecht

€ 549,000 k.k.

126 m² / 161 m² • 5 rooms[Punt Makelaars Utrecht](#) **Slotemaker de Bruinestraat 500**

3515 VM Utrecht

€ 595,000 k.k.

147 m² / 124 m² • 5 rooms[Lauteslager Makelaars](#) **Roelof Drosthof 42**

3523 KA Utrecht

House hunting – When in your potential new house ...

Seller and buyer: active information obligation

- Be enthusiastic, yet critical
- Is the provided information correct?
- Legal obligations: check with your estate agent!
- Apartment: owners association ('Vereniging van Eigenaren' or 'VVE')
 - Active/not active, current savings and upcoming obligations or plans
- Condition of the building and maintenance: survey or not?

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Hiring an estate agent ('Makelaar')

Hire a broker

- ✓ Knowledge of (local) market
- ✓ 'Priority lane' to housing market
 - You'll know first which houses go on sale
 - Before houses are on Funda
 - Stronger negotiating position with selling broker
- ✓ Construction knowledge
- ✓ Expert in negotiating

Financial

- /- Cost 1 to 1,5% / fixed amount
- + Discuss no cure no pay/ initial or break up costs

Typical Dutch

- ✓ You'll need a buying agent ('aankoopmakelaar')
- ✓ This agent may not represent the seller at the same time ('verkoopmakelaar')
- ✓ You typically hire an agent exclusively
- ✓ Most agents are also valuers, however they are not allowed to make the valuation report of a house when they are involved in selling or buying

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Determine price – Price indicators

Top 3

- ✓ Location, location, location
- ✓ Similar homes: Funda and NVM
- ✓ General condition: needs to be renovated or not

Also important

- ✓ WOZ-value (wozwaardeloket.nl)
- ✓ Price per M2 and M3 – living area and lot surface
- ✓ Data from the kadaster
- ✓ Other pros and cons

Your broker is your friend

- ✓ Independent
- ✓ Discuss with your real estate broker

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Smart bidding – bidding strategy

How to get your house for the best price?

- Determine how much you think it's worth and stick to your budget
- Determine your opening bid and (if possible) your next bidding steps
- Overbidding: sometimes the asking price is deliberately 'too' low: it creates more viewers and bidders
- When in doubt, don't!

Again: your agent is your friend

Smart bidding – What is an offer?

Object

- What's the object you are bidding on?
- With or without moveable property

Price

- Amount in Euro

Explanation

- Not required but is more convincing
- Do not round off your bid

Transfer date

- Try to be flexible – what does the seller want?

(Cancellation) clauses

- ✓ Financing
- ✓ Structural / maximum amount of repair cost
- ✓ Sell own house first
- ✓ National Mortgage Guarantee
- ✓ ...

Term

- ✓ How long is your bid valid?

Confirmation

- ✓ An email prevents misunderstandings

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Make an attractive offer

Seduce and convince

- Create goodwill: with the seller *and* his/her broker
- Empathise with the seller
 - What is important to him/her?
 - It's not only about money! Clauses are also important
- Explain why you want to buy the house, your plans
- Make a reasonable offer
- Convince the seller that you are reliable
- Avoid cancellation clauses that you can influence yourself

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Cancellation clauses – only what's really necessary

Cancellation clauses ('ontbindende voorwaarden')

- Your safety net to cancel the purchase agreement without penalties

Structural survey (not for new houses) ('voorbehoud bouwkundige keuring')

- Hire an inspection company that can act quickly: ask Hanno or your own broker
- DON'T make an offer when the seller refuses a technical inspection

Financing clause ('voorbehoud financiering')

- Period of 6-8 weeks to arrange your mortgage

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Preliminary purchase agreement ('voorlopig koopcontract')

Preliminary but binding!

- ✓ Not drawn up by a notary, but nonetheless binding after 3-days cooling-off period

Use a standard agreement ('NVM modelovereenkomst')

- ✓ Make sure the terms and conditions of the purchase are correct
- ✓ When in doubt, DON'T sign – but ask again
- ✓ Hanno helps – free of charge with your mortgage advice

Three days cooling-off period

- ✓ How long do three days last

How long do three days last?

Before you receive the preliminary purchase agreement, it takes time to pass your information to the seller, then counting for a 3 day cooling-off period starts.

Signed purchase agreement received on	Cooling-off period ends at 11:59 PM on	Number of days (calendar days)
Monday	Thursday	3
Tuesday	Friday	3
Wednesday	Monday	5
Thursday	Monday	4
Friday	Tuesday	4
Saturday	Tuesday	3
Sunday	Wednesday	3

Don't get carried away

- Stick to your plan (wishes and budget)
- Enquire about the sales procedure (in advance)
- Did you make a good (final) offer?
 - Stick to it
 - Refer to the explanation and benefits of your bid
- Don't despair. There are 7 million houses in the Netherlands 😊

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Bid accepted? Take action!

Send an email to confirm

- With all the terms and conditions → See your offer

Call in the cavalry

- Inform your financial advisor (Hanno 😊)
- Get an appraisal
- Plan the preliminary purchase agreement
- Choose a notary
 - The notary has to be recorded in the purchase agreement
 - Discuss the fee in advance

Involved parties

- Current home owner of real-estate developer
- Seller broker/agent
- Your real estate broker
- Construction specialist: inspects on necessary repairs or maintenance
- Valuator: appraisal report
- Mortgage advisor and handling agent: Hanno
- Mortgage provider (bank, insurance company, pension fund)
- Notary
- Credit registration agency ('Bureau Krediet Registratie' or 'BKR')
- Dutch National Mortgage Guarantee ('Nationale Hypotheek Garantie' or 'NHG')

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Get appraisal

Find a good appraiser – to be able to use appraisal report for mortgage

- Hanno finds a valuator for you
 - Most estate agents are valutors – get one according to NWWI-standard
 - Valuator can't be involved in sales process as estate agent (yours or the seller's)
 - Valuator can only work in his own region
 - Discuss fees in advance
-
- When will you receive the report?
 - Inform appraiser what he / she is dealing with (your situation)

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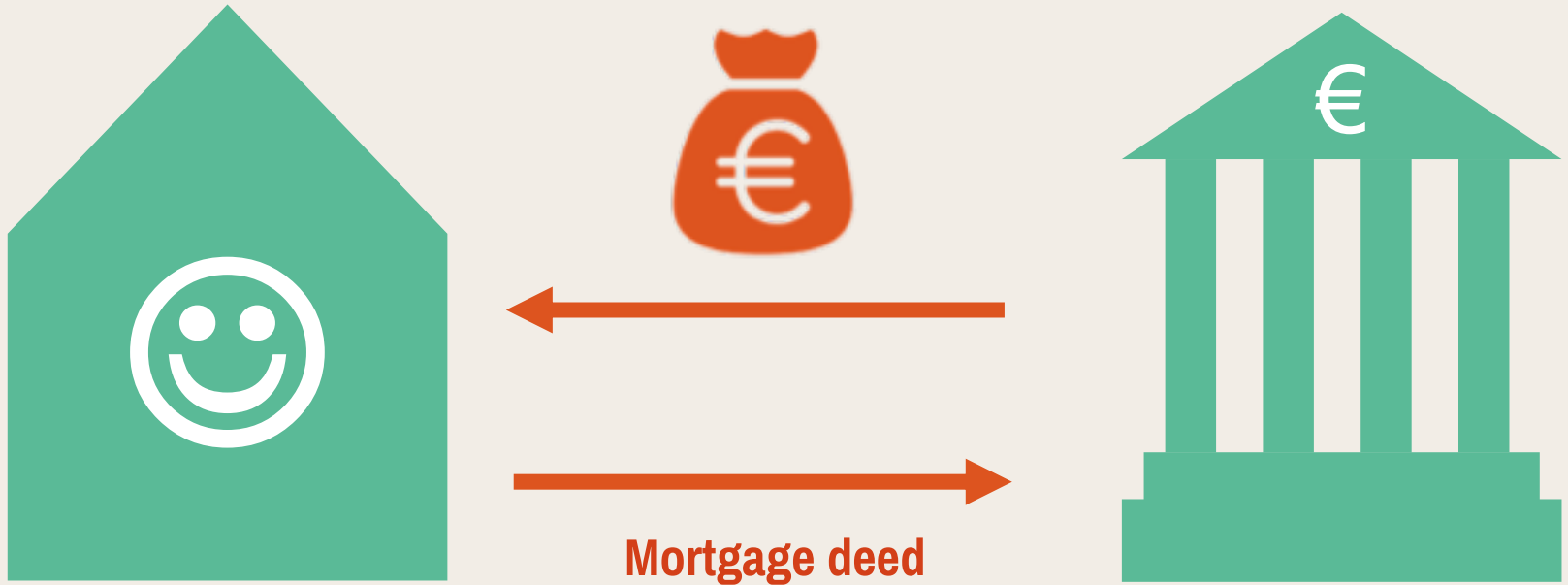
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What is a mortgage?



To qualify for a mortgage

In general

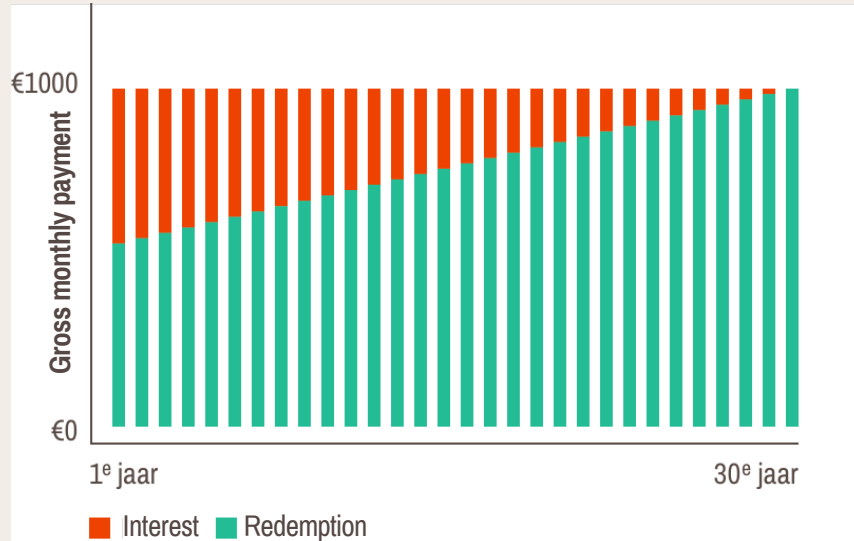
- Stable income: fixed contract, in Euro
- Limited or no debts

For expats

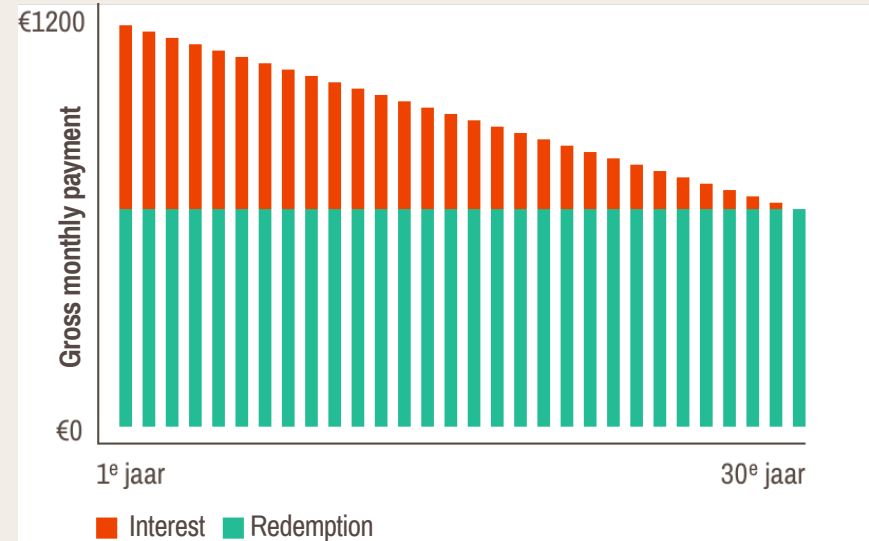
- EU (including EER) citizen / permanent work permit / highly skilled employee
- At least six months in the Netherlands
- 'BSN-nummer' (citizen service number) Married? Your partner will need a BSN as well!
- Dutch Bank account with personal savings
- The house will be your formal residence, permanent rental not allowed
- Exceptions may apply!

Repay your loan

Level payment mortgage (annuïtaire hypotheek)

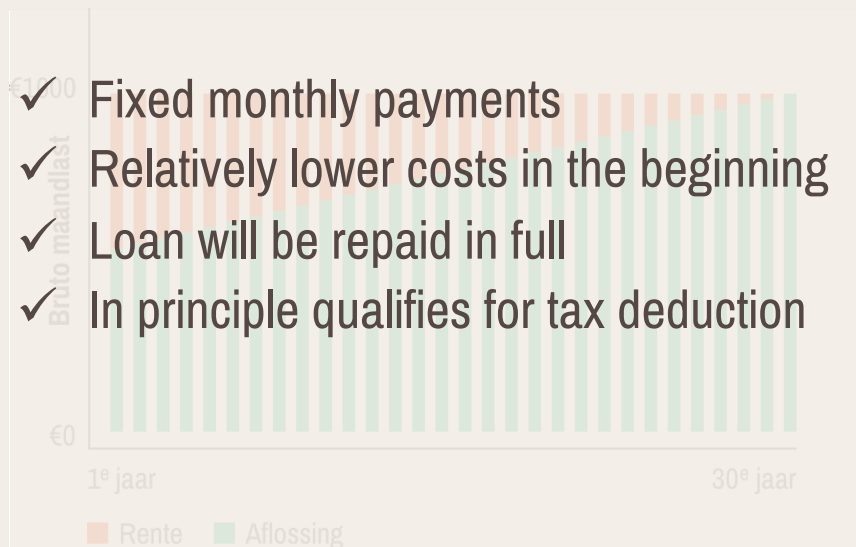


Straight line mortgage (lineaire hypotheek)

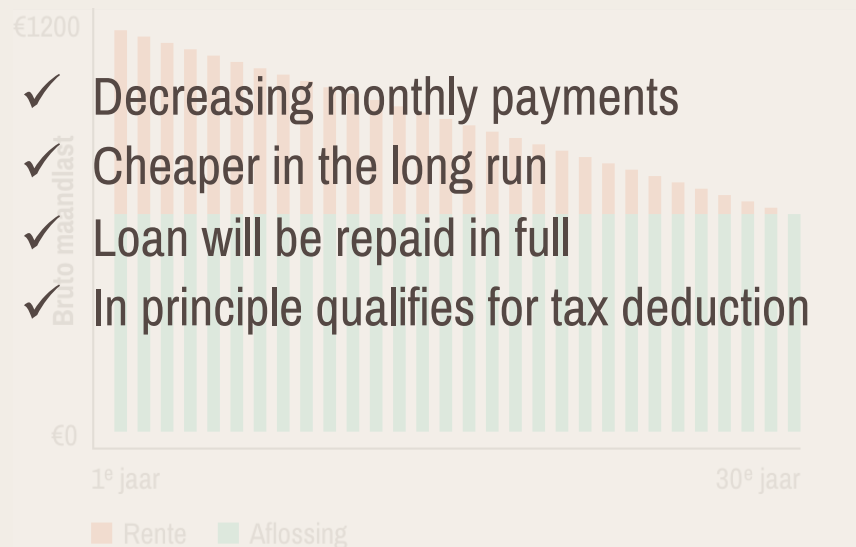


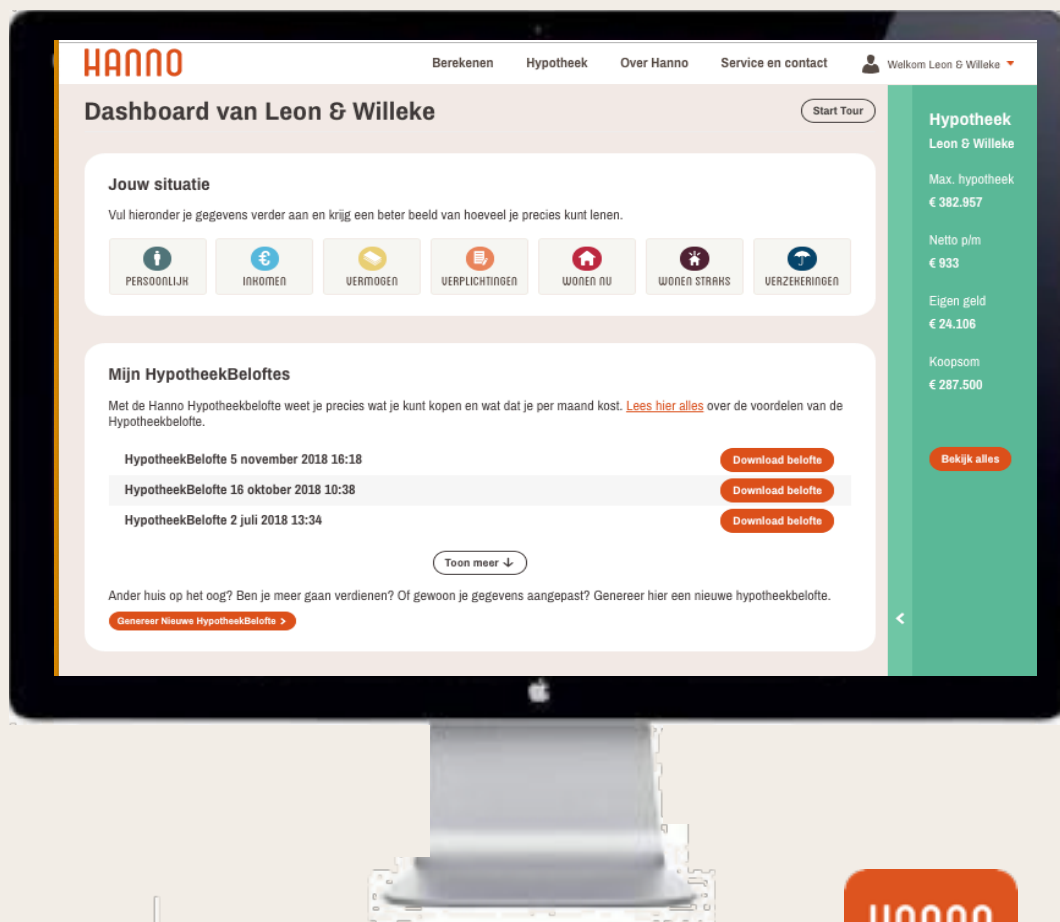
Repay your loan

Level payment mortgage (annuïtaire hypotheek)



Straight line mortgage (lineaire hypotheek)





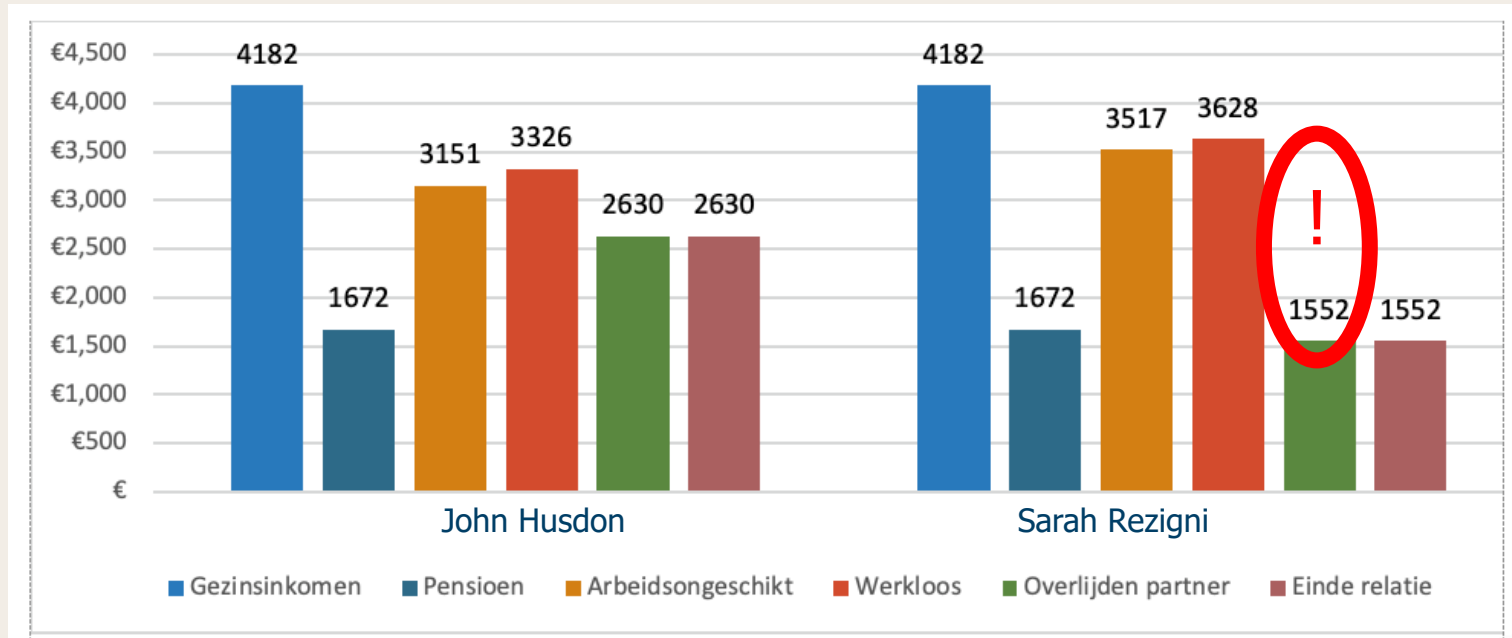
www.hanno.nl

Online dashboard

- ✓ A secure online environment
- ✓ All your information in order
- ✓ Efficient and therefore low cost

Personal financial plan

Clear overview of your entire financial situation
now and in the future, for better or worse



Tailored mortgage plan



Hypotheekbedrag

€ 409.000

Annuitair

€ 313.194

Toetsrente

2,416 %



Ruimte



Grafiek



Fiscaliteit

HANNO

[+ Leningdeel](#)

Vorm	Bedrag	Looptijd	Rente	Rentevast	Daarna	Gedurende	Aftrekbaar	Bruto	
› Banksparen	€ 156.000	360 mnd	2,80 %	240 mnd	5,00 %	120 mnd	240 mnd	€ 641	
› Annuitair	€ 153.000	360 mnd	2,10 %	120 mnd	5,00 %	240 mnd	360 mnd	€ 573	
› Aflossingsvrij	€ 100.000	360 mnd	2,30 %	120 mnd	5,00 %	240 mnd	240 mnd	€ 192	
Totaal	€ 409.000							€ 1.406	

[Jaaroverzicht](#)[Maandoverzicht](#)[Fictieve aflossingen](#)

Maand	Rente	Aftrekbaar	Inleggen/Aflossing	Vermogen	Zekerheden	Erfpacht	Bruto	Fiscaal	Netto	Hypotheek
09-2019	€ 823	€ 823	€ 582	€ 277	€ 0	€ 0	€ 1.406	€ 216	€ 1.189	€ 408.695
01-2020	€ 821	€ 821	€ 585	€ 1.391	€ 0	€ 0	€ 1.406	€ 215	€ 1.191	€ 407.467
01-2021	€ 815	€ 815	€ 591	€ 4.798	€ 0	€ 0	€ 1.406	€ 206	€ 1.199	€ 403.734
01-2022	€ 808	€ 808	€ 598	€ 8.301	€ 0	€ 0	€ 1.406	€ 204	€ 1.202	€ 399.921
01-2023	€ 801	€ 801	€ 605	€ 11.903	€ 0	€ 0	€ 1.406	€ 201	€ 1.204	€ 396.028
Totaal	€ 381.940		€ 326.783		€ 0	€ 0	€ 708.723	€ 64.614	€ 644.109	

[Meer tonen](#)

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Mortgage providers in the Netherlands



BNP PARIBAS



ING



Jungo



obvion

Rabobank



syntrus



Triodos Bank

tulp hypotheeken



VISTA hypotheeken

Woonf

43 providers

62 labels

157.000+ product combinations

Kijk & Vergelijk

HANNO

64 producten

Sorteren op: Netto eerste maand

Aanbieder

Boetevrij aflossen

Soort rente

Automatische rentedaling

Verlengen

Overbruggingskrediet



ING Hypotheek

€ 1.353

netto eerste maand

✓ Salarisrekening bij geldverstrekker



Centraal Beheer Thuis Hypotheek

€ 1.343

netto eerste maand

obvion

Obvion Compact Hypotheek

€ 1.343

netto eerste maand

RegioBank

RegioBank Budget Hypotheek

€ 1.343

netto eerste maand



BLG Hypotheek

€ 1.345

netto eerste maand

Alle eigenschappen

[meer tonen](#)

[meer tonen](#)

[meer tonen](#)

[meer tonen](#)

[meer tonen](#)

Bruto eerste maand

€ 1.522

€ 1.494

€ 1.495

€ 1.495

€ 1.499

Totale bruto lasten

€ 545.228

€ 533.766

€ 533.672

€ 535.915

€ 535.697

Totale bruto rentelasten

€ 206.571

€ 190.023

€ 189.671

€ 193.061

€ 191.958

Rente

1,86 % - 2,16 %

1,82 % - 1,97 %

1,79 % - 1,99 % ⚠

1,79 % - 1,99 %

1,81 % - 2,01 %

Automatische rentedaling

Na RVP

Tijdens looptijd

Tijdens looptijd

Na RVP

Na RVP

Rente bij passeren

Offterente

Offterente

Offterente

Offterente

Offterente

Geldigheid rentevoorstel

6 maanden en 2 weken

4 maanden

3 maanden

3 maanden

3 maanden

Verlengingstermijn

6 maanden

2 maanden

3 maanden

6 maanden

6 maanden

Voorwaarden voldaan

✓ Ja

✗ [Nee](#)

✗ [Nee](#)

✗ [Nee](#)

✗ [Nee](#)

Voorwaarden

De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.157 (huidige waarde: € 409.000).

De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.078 (huidige waarde: € 409.000).

De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 391.078 (huidige waarde: € 409.000).

De maximaal verantwoorde hypotheek op basis van LTI bedraagt € 390.017 (huidige waarde: € 409.000).

Print overzicht

Kies product

Kies product

Kies product

Kies product

Kies product

Hanno

This is how we get you the best mortgage

100% independent

- ✓ All mortgage lenders
- ✓ 157.000+ mortgages
- ✓ 35.000+ insurances

The best quality

- ✓ Experienced advisors
- ✓ Efficient procedure
- ✓ Ongoing checks

Low fees

- ✓ In your interest
- ✓ No commissions
- ✓ Cost efficient

The Home Buying Road Map

A. Orientation

How much can you borrow and buy?

- ✓ Set your budget
- ✓ Determine your wishes
- ✓ Go house hunting
- ✓ Hire a broker
- ✓ Get Hanno HypotheekBelofte

B. Bidding

How to make a winning offer?

- ✓ Determine price
- ✓ Start bidding
- ✓ Make an attractive offer
- ✓ Consider cancellation clauses
- ✓ Check purchase agreement

C. Financing

How to get the best mortgage?

- ✓ Get appraisal report
- ✓ Seek tailored financial advice
- ✓ Choose mortgage lender
- ✓ **Go to the notary**
- ✓ Live carefree

To the notary

Before you sign the deed at the notary ...

Make the deposit ('waarborgsom')

- ✓ Via bank guarantee or own savings

Insurances

- ✓ Household and home insurance
- ✓ Update personal insurances

Check mortgage deed and invoice ('nota van afrekening')

- ✓ Amounts
- ✓ Agreements
- ✓ ...

What the notary does for you

- ✓ Arranges all payments between parties through a secure account ('derdenrekening')
 - Makes the invoice ('nota van afrekening'). Check it!
 - Request to transfer your investment ('eigen geld')
 - Pays transfer tax ('overdrachtsbelasting')
 - Settles pre-paid local taxes
- ✓ Arranges property transfer deed
- ✓ Arranges mortgage deed
- ✓ New-build house or renovation?
 - The mortgage lender handles the construction deposit, not the notary
- ✓ Notary rates are negotiable!

What if you move abroad?

Sell

- ✓ Consider actual market conditions
- ✓ Repay your outstanding mortgage without a fine

Rent out

- ✓ Mortgage Interest tax deduction no longer allowed
- ✓ In most cases not officially accepted by mortgage provider
 - ✓ Refinance to an 'investor mortgage'
 - ✓ Higher interest rates and additional self investment will apply
- ✓ Short term contracts (0-2 years) are possible within tenant protection legislation

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A carefree life

Before moving

New house or renovation?

- ✓ Invoices via mortgage lender

First mortgage payment

- ✓ Often differs from contract because first period isn't a complete month

Taxes

- ✓ Hanno loves to help with tips
- ✓ Request preliminary tax assessment
- ✓ Consider hiring a tax advisor

Ongoing

Continuous monitoring

- Your financial situation changes frequently
- ✓ Interest rates and conditions
 - ✓ Personal situation
(work, new family member, divorce, ...)
 - ✓ Rules and regulations

Hanno Mortgage Plan

- ✓ A monthly check
- ✓ Your mortgage always up to date
- ✓ Major maintenance every five years

What Hanno does for you

A. Orientation

How much can you borrow and buy?

- ✓ **Set your budget**
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- ✓ Hire a broker
- ✓ **Get Hanno HypotheekBelofte**

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- ✓ **Seek tailored financial advice**
- ✓ **Choose mortgage lender**
- ✓ Go to the notary
- ✓ **Live carefree**

Hanno makes you financially happy



Personal financial advice

1. First the person
 2. Then the possibilities
 3. At last the mortgage lender
- Not the other way around!**



Clear and fast

- ✓ Prepare in advance
 - ✓ Modern software
 - ✓ Ongoing checks
- Contemporary**



Honest fees

- ✓ No commissions
 - ✓ Efficient and economical
 - ✓ Social enterprise
- Happy finances**



HANNO

Welcome to Hanno

**Hooghiemstraplein 173
3514 AZ Utrecht**

Hanno
www.hanno.nl
hallo@hanno.nl

Phone: 030 – 208 2010
WhatsApp: 06 – 1093 2010