

Service document

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In this document we explain what we can do for you. And we mention the costs involved. Other financial service providers use a similar document which means you can compare our services (and costs) to those provided by other parties.

NOTE! In this document we explain how we normally proceed and how much we charge for our services. Hence, this information is not specifically geared towards your personal situation. Please, always make proper arrangements with your financial service provider.

You have a mortgage question

Do you need a mortgage? For instance because you intend to buy a house which you need to finance, or because you are considering a new loan as the interest fixation period of your current loan has come to an end. In this document we explain how we can help you, and we specify the costs involved. In one of the above situations, you will have a question about mortgages and you will need to consider a few matters. For example:

- The amount you need to borrow.
- For your loan you must pay interest on a monthly basis. Interest rates are not the same with every bank or insurance company.
- Also, you must repay the loan. For this you have different options (consider carefully).
- It may be advisable to take out additional insurances.

In this document we will tell you whether we can help you with these questions, how we will proceed and what the costs will be.

Summary: What can we do for you?

We are financial service providers. Our services are mentioned below. These can be categorised into five different activities. Not every financial service provider offers all these services. We perform the bold print activities, but not the light-coloured ones.

The mortgage

We are happy to properly advise you on mortgages offered by others. We can make sure you get the contract.

1

Inventory

How would you describe your personal situation?

2

Advice

Which financial solution best matches you and your personal situation?

3

Comparison

Which provider offers the product that best matches your needs?

4

Mortgage Offers

Have you made your choice? Then we will make sure you get the mortgage offer you request.

5

Maintenance

You have the mortgage agreement. After that, we will monitor matters for proper progress.

Mortgage insurance

We will advise you on insurances offered by other parties. We will make sure you get the contract.

1 Inventory

How would you describe your personal situation?

2 Advice

Which financial solution is perfect for you and your situation?

3 Search

Which provider has your best financial solution?

4 Insurance offers

Have you made your choice? Then we will make sure you get the insurance contract offer

5 Maintenance

You have the contract. After that, we will monitor matters for proper progress.

Average costs

Advice	Focus on conclusion	Combination
€ 1250	€ 1250	€ 2500

Explanation: What can we do for you?

1 Inventory

How would you describe your personal situation?

We will start with your personal situation. Provided we are perfectly familiar with your personal situation, we will be able to give you proper financial advice. Together, we will answer questions such as:

- What do you know about possible financial solutions? Do you have any experience?
- How much are you willing to pay and how much can you afford?
- How much certainty do you want? Are you willing to take any risks?

2 Advice

Which financial solution is perfect for you and your situation?

After mapping your personal situation and wishes, and once we have come to know you as a customer, we will proceed to analyse the image that we have. We will then offer you a financial solution that meets your situation and wishes best.

3 Search

Which provider has your best financial solution?

This is what the service provider is offering

This is what the service provider is not offering

The mortgage

After studying the financial solution that meets your situation and wishes best, we will set out to find a suitable product. In order to find the right offer, we will compare a limited number of mortgages. We will study which mortgages meet your situation. We prefer to work together with a number of providers.

Not comparing products **Comparing a limited number of products** Comparing many products

We only advise on mortgages offered by other providers.

Mortgage insurance

Once we have analysed the financial solution that is perfect for your personal situation and wishes, we will set out to find your suitable product. In order to find the right offer, we will compare a limited number of insurances. We will study which insurances meet your situation. We prefer to work together with a number of providers.

Not comparing products **Comparing a limited number of products** Comparing many products

We only advise on insurances offered by other parties.

4 Insurance policy contracts

Have you made a choice? Then we will make sure you get the contracts.

After advising you, you will need to take a decision. On request, we will make sure you get the contracts.

5 Maintenance

You have a contract. After that, we will monitor matters for proper progress.

The contract usually involves a longer period of time. After signing the contract, your personal situation might change. Your product may no longer meet your new situation. It is important for you to know that during the contract period, you have the right to be informed about significant changes that might be taking place concerning your product.

Note!

Financial service providers may offer different services after you have signed the contract. Therefore, make proper arrangements about what your financial adviser will or will not do. Also, discuss the costs involved at length.

In addition to our statutory obligations, we can perform the bold print activities in order to maintain your contract.

- On a regular basis, we will check whether the product concerned still meets your personal (financial) situation and wishes.
- We will check every now and then whether any new or updated products exist that might be more suitable for your (personal) situation.
- We will promote your interests should things go wrong between you and the bank or insurance company.

Costs will be charged separately based on a subscription, fixed rate or hourly rate.

Costs: How much will you pay?

Service costs

	Average costs
Advisory costs	€ 1250
Focus on conclusion	€ 1250
Combination	€ 2500

Costs will be charged separately based on a fixed rate or hourly rate.

Depending on the services of your choice, the costs charged can be different. You may use this document for making crystal-clear service arrangements.

WHAT DO WE EXPECT FROM YOU?

In order to offer you the best possible service, we need enough and correct data/information of you on time. If we have mediated for you, it is also important that your situation has relevant changes which may impact your mortgage,, the insured object and / or your personal situation you inform us on time during the term of your insurance policies.

AFTERCARE

Our services do not end after advice and / or mediation. To keep your financial products suitable aftercare is essential. Aftercare is even regulated by law (Section 4:20 WFT).

We consider: telephone questions that our helpdesk can answer directly, keep it up to date by letter or e-mail and passing on substantive product changes, as a service. We will not charge costs for this service. We invite you three yearly for a free maintenance interview in which we will check if your financial products are still appropriate and meet your requirements. For all other activities you always receive a quotation in advance, after which you can decide whether you want to use our services again.

COMPLAINTS

Of course we do our best to serve you as good as possible. If you, despite our efforts, are not satisfied we ask you to report this immediately. Written complaints are always handled by our management.

We have an internal complaints procedure for this. We are in possession of a professional liability insurance Liberty Insurance International. The policy number is BAVL00248497. If we can't come to a solution which is to your satisfaction you can contact the Klachteninstituut Financiële Dienstverlening (Kifid), PO Box 93257 2509 AG

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