

Service Document

Mortgage

This document tells you what we can do for you. And how much it costs. Other financial service providers also have such a document. So you can compare us with others. And you can also compare our costs.

Note! In this document we describe what we normally do and what the average price of these services is. So this information is not customized to your personal situation. Therefore, always make proper arrangements with your financial service provider.

You have a mortgage question

Do you want a loan for your home? For example, because you want to buy a home and need a mortgage for it, or because you are thinking about a new mortgage because the fixed-interest period of your loan has expired. Then you can read in this document what we can do for you. And how much our services cost. In these situations, you have a mortgage question and need to think about a couple of things.

For example, about:

- The amount you want to borrow.
- For your mortgage, you will pay every month. The rate is not the same in every bank and insurance company.
- You also have to repay the loan. This can be done in different ways. You need to think carefully about this.
- Sometimes it is wise to take out insurance with your mortgage.

In this document you can read whether we can help you answer these questions, how we do that and the costs involved.

Summary: What can we do for you?

We are a financial services company and below is what we can do for you. What financial service providers can do for you can be divided into five different types of activities. Not every financial services provider does all five.

We do the dark colored activities.

The light-colored ones we don't

The mortgage

We can advise you on mortgages from other providers. We can make sure you get the contract.

1 Research

How is your personal situation?

2 Advice

Which financial solution suits you and your situation?

3 Search

Which provider has the financial solution that suits you?

4 Contract

Have you chosen? Then we can make sure you get the contracts.

5 Maintenance

You have the contract. After that, we keep an eye on it to see if it goes well.

Insurance together with the mortgage

We can advise you on insurance from other providers. We can make sure you get the contract.

1 Research

How is your personal situation?

2 Advice

Which financial solution suits you and your situation?

3 Search

Which provider has the financial solution that suits you?

4 Contract

Have you chosen? Then we can make sure you get the contracts.

5 Maintenance

You have the contract. After that, we keep an eye on it to see if it goes well.


Average costs

Advice	Focused on closure	Combination
€ 1695	€ 1000	€ 2695

Clarification: What can we do for you? Clarification:: What can we do for you?

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<p>Research What is your personal situation?</p>	<p>We start with your personal situation. Because only when we know your personal situation well can we give you financial advice. Together with you, we answer, for example, the following questions:</p> <p style="text-align: center;">What do you already know about possible financial solutions? And do you have experience with these? What do you want and what can you afford? How much security do you want? And how much risk can you and are you willing to take?</p>						
<p>Advice Which financial solution suits you and your situation?</p>	<p>After we take stock of your personal situation and wishes and have a picture of you as a client, we analyze this client picture. You get a financial solution that suits your situation and wishes.</p>						
<p>Search Which provider has the financial solution that suits you?</p> <div style="border: 1px solid green; padding: 5px; margin: 10px 0;"> <p>This provides this service-provider</p> </div> <div style="border: 1px dashed gray; padding: 5px; margin: 10px 0;"> <p>This provider provides not this service</p> </div>	<p>The mortgage</p> <p>After we have looked at which financial solution is best for your situation and needs, we will search for a suitable product. To find a suitable offer, we compare a large number of mortgages against each other. We see which mortgages fit you and your situation.</p> <div style="border: 1px dashed gray; padding: 10px; margin: 10px 0;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px dashed gray; padding: 5px; text-align: center;">No comparison of products</td> <td style="border: 1px dashed gray; padding: 5px; text-align: center;">Comparison of limited number of products</td> <td style="border: 1px solid green; padding: 5px; text-align: center;">Comparison of large number of products</td> </tr> </table> <p>We only recommend mortgages from other providers.</p> </div> <p>Insurance with the mortgage</p> <p>After reviewing which financial solution is best suited to your situation and needs, we start looking for a suitable product. To find a suitable offer, we compare a limited number of insurance policies. We look at which insurance suits you and your situation. We prefer to work with a number of providers.</p> <div style="border: 1px dashed gray; padding: 10px; margin: 10px 0;"> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="border: 1px dashed gray; padding: 5px; text-align: center;">No comparison of products</td> <td style="border: 1px solid green; padding: 5px; text-align: center;">Comparison of limited number of products</td> <td style="border: 1px dashed gray; padding: 5px; text-align: center;">Comparison of large number of products</td> </tr> </table> </div>	No comparison of products	Comparison of limited number of products	Comparison of large number of products	No comparison of products	Comparison of limited number of products	Comparison of large number of products
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	 <p>We only recommend insurance from other providers.</p>
<p>Contract Have you chosen? Then we can make sure you get the contracts</p>	<p>After we advise you, you make a decision. If you want, we can make sure you get the contracts.</p>
<p>Maintain You have a contract. Then we keep an eye on whether it goes well</p>	<p>The contract often runs for a long time. After you sign the contract, your personal situation may change. The product may no longer fit your personal situation in the future. It is important for you to know that during the term of the contract you are entitled to information about important changes in the product, among other things.</p> <p>Beware! What financial service providers can do for you after you have the contract can vary greatly. Therefore, agree carefully on what he does and does not do. And how much it costs.</p> <p>We can, in addition to the legal obligations we already have, perform the dark-printed activities for the maintenance of your contract.</p> <p>Regularly check whether the product still suits your personal (financial) situation and wishes. Regularly compare whether there are new or updated products that may better suit your (personal) situation.</p> <p>Representing your interests when things go wrong between you and the bank or insurer.</p> <p>The costs are charged separately via a subscription, fixed rate or an hourly rate.</p>

Cost: How much do you pay?

Cost of service

	Average cost	Starter	Buyer with mortgage	Entrepreneur
Consulting fee	€ 1695	€ 1395	€ 1795	€ 1995
Costs focused on closing product	€ 1000	€ 1000	€ 1000	€ 1000
Combination	€ 2695	€ 2395	€ 2795	€ 2995

Fees are charged separately via a flat rate or an hourly rate.

The rates quoted do not include advice and mediation on term life insurance and income insurance. The insurance for which we advise and mediate in conjunction with a mortgage, we charge € 200.

Depending on the services you can choose, the charges that will be charged may become different. If applicable, this will be stated in the order confirmation.

You can use this document when making concrete arrangements about the services.

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