

# Service Document Mortgage inquiries

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This document explains what we can do for you. And how much our services cost. Other financial services providers will also offer similar documents. This way, you can compare our provided services as well as our fees to others.

**Please note! This document describes our normal way of working and our average service fees. This information is therefore not specifically tailored to your personal situation or your personal needs. Please make sure to always make proper arrangements with your financial advisor regarding your personal wishes and needs.**

## You have a mortgage inquiry

Do you want a loan for your property? Perhaps because you would like to buy a house and need a loan or maybe because you consider a new loan since the fixed interest rate term on your current mortgage has expired? In this document you can read what we can do for you to help you achieve these goals. And how much our services cost. In this regard you have a mortgage inquiry. This means you have to ask yourself some other questions. Such as:

- How much do you want or need to loan?
- You need to pay for your loan every month. The interest rates can differ between banks and insurance providers.
- You need to pay off your loan. You can do this in various ways. Which way works best for you, is something you need to inform yourself about.
- It can be advisable to take out one or more types of insurance together with your loan.

In this document you can read whether or not we can help you answer these questions, in what manner we do so and which fees apply.

## Summary: what we can do for you

We are a financial services provider. In the table below, you can see which services we can provide for you. The type of services that financial services providers can offer you, can be divided into five different types of activities. Not every financial services provider offers all five or even the same type or amount of services regarding a specific activity. The darker coloured activities are activities we provide. The lighter coloured activities are activities we do not provide.

### The mortgage

We can provide you with advice regarding mortgages with different providers and banks. We can also make sure that you will receive the contract from the chosen provider or bank.

<b>1 What does your personal situation look like?</b>	<b>2 Advice Which financial solution suits you and your situation best?</b>	<b>3 Searching Which provider offers the financial solution best fitted to your needs?</b>	<b>4 Contract Have you decided? Then we can make sure you receive the corresponding contracts.</b>	<b>5 Maintenance The contract is signed. Afterwards, we tend to it that everything proceeds as was arranged.</b>
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### Insurance with your mortgage or loan

We can provide you with advice regarding insurances with different providers and banks. We can also make sure that you will receive the contract from the chosen provider or bank.

<b>1 What does your personal situation look like?</b>	<b>2 Advice Which financial solution suits you and your situation best?</b>	<b>3 Searching Which provider offers the financial solution best fitted to your needs?</b>	<b>4 Contract Have you decided? Then we can make sure you receive the corresponding contracts.</b>	<b>5 Maintenance The contract is signed. Afterwards, we tend to it that everything proceeds as was arranged.</b>
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### Average fees

Advice	Focused on procurement		Combination
€ 1300	€ 950		€ 2250

## Elaboration: **what we can do for you?**

<p><b>1 What does your personal situation look like?</b></p>	<p>We start off with your personal situation. We do so, because we feel that only after we have thoroughly gone through your personal wishes, needs and possibilities, we can offer you a solid financial advice. Together, we answer certain questions, such as:</p> <ul style="list-style-type: none"> <li>• How much do you already know about financial services? What have been your experiences in the past?</li> <li>• How much can and are you willing to afford?</li> <li>• How important is security to you? Are you willing and able to take certain risks?</li> </ul>
<p><b>2 Advice Which financial solution suits you and your situation best?</b></p>	<p>After we have assessed and analysed your personal situation and needs, we can build a personalised client profile. Based on this profile, we will offer a financial solution that suits your situation and your wishes.</p>
<p><b>3 Searching Which provider offers the financial solution best fitted to your needs?</b></p> <div style="border: 1px solid black; width: 100px; height: 30px; margin: 10px 0;"></div> <p>This is offered by this service provider</p> <div style="border: 1px dashed gray; width: 100px; height: 30px; margin: 10px 0;"></div> <p>This is not offered by this service provider</p>	<p><b>The mortgage</b></p> <p>After we have assessed which financial solution best suits your situation and your wishes, we start our search for a suitable product. In order to find a proper offer, we compare a large number of mortgages to each other. We examine which mortgage suits you and your personal situation best.</p> <div style="display: flex; justify-content: space-around; border: 1px dashed gray; padding: 5px; margin: 10px 0;"> <span>No product comparison</span> <span>Comparison of a limited number of products</span> <div style="border: 2px solid black; padding: 2px;"><b>Comparison of a limited number of products</b></div> </div> <p>We only advise on and recommend mortgages of providers other than ourselves.</p> <p><b>Insurance with your mortgage or loan</b></p> <p>After we have assessed which financial solution best suits your situation and your wishes, we start our search for a suitable product. In order to find a proper offer, we compare a limited number of insurances to each other. We examine which insurance suits you and your personal situation best. We work and collaborate with a certain number of preferred suppliers.</p> <div style="display: flex; justify-content: space-around; border: 1px dashed gray; padding: 5px; margin: 10px 0;"> <span>No product comparison</span> <div style="border: 2px solid black; padding: 2px;"><b>Comparison of a limited number of products</b></div> <span>Comparison of a limited number of products</span> </div> <p>We only advise on and recommend mortgages of providers other than ourselves.</p>

## Elaboration: **what we can do for you?**

<p><b>4 Contract</b> <b>Have you decided? Then we can make sure you receive the corresponding contracts.</b></p>	<p>After we have given you our advice and recommendations, you make your decision. If desired, we can make sure you receive the corresponding contract from the chosen financial services provider.</p>
<p><b>5 Maintenance</b> <b>The contract is signed. Afterwards, we tend to it that everything proceeds as was arranged.</b></p>	<p>The entire term of the contract is usually quite long. After you have signed the contract, your personal situation can change. It is possible that the product you have chosen, might not suite that well anymore in the future. It is important to know that over the term of the contract, you do have certain rights to information about changes regarding the product you have chosen.</p> <p><b>Please note!</b> <b>The amount of service and support a financial services provider can or will offer you after you have signed the contract, may vary. Please make sure that you make proper arrangements with your financial services provider about what he will and will not do in regards to the contract and if there are (additional) costs or fees involved.</b></p> <p>Besides our legal obligations towards you, we can offer additional maintenance and support activities after you have signed the contract. We will gladly inform you about the different possibilities. No extra costs or fees will be charged for this advice.</p>

## Costs and fees: how much do you pay

Costs and fees regarding the service

	Average fees
Advice	€ 1300
Focused on procurement	€ 950
Combination	€ 2250

Costs and fees are billed separately through a fixed fee.

Depending on the services you have chosen, the costs and fees that you are charged with, may vary.

This document can help you in making clear arrangement regarding the service(s) provided.