

## Service document **Mortgage application**

**THIS DOCUMENT IS A TRANSLATION OF THE DUTCH TEXT. IN CASE OF ANY DIFFERENCES, THE DUTCH TEXT WILL PREVAIL.**

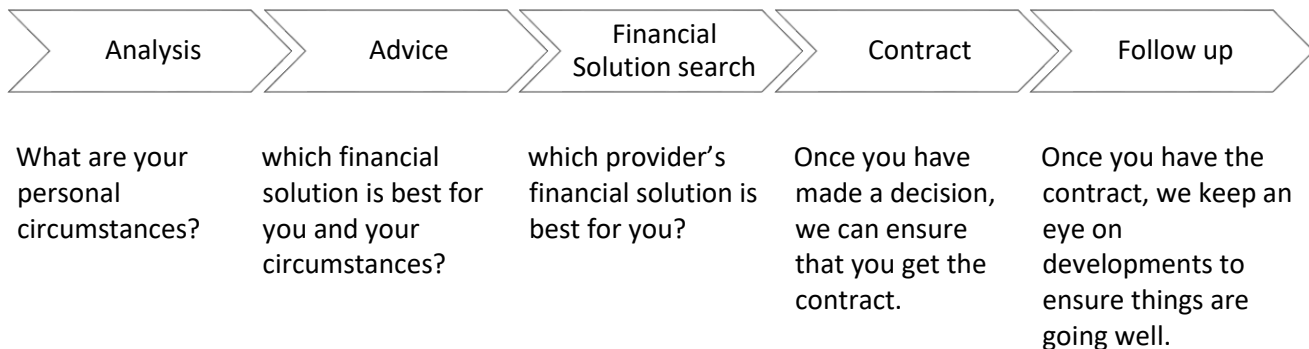
This document describes the services that we offer and sets out the costs. Similar documents are available from other financial service providers. This allows you to compare different providers services and charges.

**Please note: this document tells you about our normal services and what they usually cost. In your personal circumstances, things might be different. It is therefore important to ensure that you always make clear arrangements with your financial service provider.**

### Exploring your mortgage options

Do you wish to take out a loan for your house? For example because you wish to purchase a house or to change your home loan as you have reached the end of a fixed rate period? In these case, this document explains how we can help you and what our services will cost you. When you are looking for a mortgage you need to consider several matters, such as:

- The amount you wish to borrow.
- You will pay monthly for the loan.
- The interest rates are not the same with every bank or insurance company.
- You need to pay off the loan. This can be done in several ways. You need to consider different options.  
*Sometimes it is a wise idea to take out an insurance with the loan.*



In this document you can read whether we can help you answer these questions, how we can help you and an indication of what the charges will be.

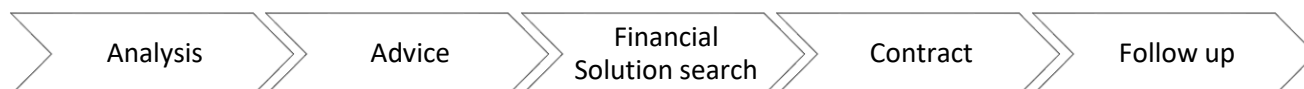
### **SUMMARY: WHAT CAN WE DO FOR YOU?**

We are a financial service provider. The services we can provide are listed below. There are five types of services a financial service provider can provide. Not all financial service providers offer all five types. We offer the services printed in dark print below. We do not offer the services printed in light print.

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### THE MORTGAGE

We can advise you about mortgages of other providers. We can make sure that you get the contract.



What are your personal circumstances?

which financial solution is best for you and your circumstances?

which provider's financial solution is best for you?

Once you have made a decision, we can ensure that you get the contract.

Once you have the contract, we keep an eye on developments to ensure things are going well.

### INSURANCES WITH THE MORTGAGE

We can advise you about insurances of other providers. We can make sure that you get the contract.

### AVERAGE COSTS

ADVICE	CONTRACT RELATED SERVICES	COMBINED COSTS
€ 1.695,-	€ 1.100,-	€ 2.795,-

### ADDITIONAL INFORMATION: WHAT CAN WE DO FOR YOU?

**1. ANALYSIS:**  
**What are your personal circumstances**

We start with your personal situation. Because only by being familiar with your personal circumstances, we can give you a sound advice. We will answer the following, and other, questions together:

- What do you already know about possible financial solutions? And do you have experience with any of these?
- What do you need and how much can you afford to pay?
- How much security do you wish to have? How much risk can you take and how much risk do you wish to take?

**2. ADVICE:**  
**Which financial solution is best for you and your circumstances?**

Once we have a picture of your personal circumstances and wishes and we have a good idea of who you are, we shall analyse the information we have solution gathered. We shall present you with a financial solution that matches your situation and wishes.

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- 3. FINANCIAL SOLUTION SEARCH:**  
**Which provider's financial solution suits you best?**
- The mortgage: Once we have looked at the best financial solution for your situation and your wishes, we shall help you find a suitable product. To do this we shall compare a small number of mortgages for you. We shall look at which mortgage fits you and your situation. We will make a comparison of several service providers' mortgages for you. We work with several suppliers.

**This is offered by this services provider: We advise and offer you mortgages of other providers only.**

NO comparison of products	<b>Comparison of a small number of products</b>	Comparison of a large number of products
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INSURANCES WITH THE MORTGAGE: Once we have considered which financial solution best matches your situation and wishes, we will help you identify a suitable product. We offer insurances of other providers only. We shall compare a small number of insurances for you. We work with several suppliers.

NO comparison of products	<b>Comparison of a small number of products</b>	Comparison of a large number of products
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- 4. Contract:**  
**Once you have made your decision, we can ensure that you get the contracts.**
- Once we have given you our advice, you will need to make a decision. If you wish we can ensure that you get the contracts.
- 5. Follow-up:**  
**Once you have the contract, we keep an eye on developments to ensure everything is going well.**
- Contracts may run for a long time. After signing the contracts, your personal circumstances might change. Possibly the product might no longer suit your personal situation in future. It is important for you to know that you are entitled to information such as important changes to the product.

*In addition to the statutory obligations that we are under, we can provide maintenance services once the contract has been signed. Ask us what we can do for you. Fees for maintenance services are charged separately at a fixed rate.*

**PLEASE NOTE:**

**There can be major differences in what a financial service provider can do for you after you have agreed a contract. It is important to make sure you are aware of what he can and cannot offer. And about the cost of any help that is available.**

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**THE COSTS: HOW MUCH WILL YOU HAVE TO PAY?**

The costs of our services	Average costs	First time buyer	Second time buyer
<b>Advice costs</b>	€ 1.695,-	€ 1.495,-	€ 1.895,-
<b>Contract related costs</b>	€ 1.100,-	€ 1.100,-	€ 1.100,-
<b>Combined services</b>	€ 2.795,-	€ 2.595,-	€ 2.995,-

You will be billed for each item separately based on a fixed rate scale or hourly rate.

Costs for bank guarantee and additional file related charges of providers may be charged additionally.

The amount you will have to pay may differ, depending on the services that you choose.

You can use this document when making firm agreements with us about the services we provide.

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