

## Comparison card

### Mortgage

This comparison card contains information about our financial services. If you collect multiple equation cards, you can compare financial service providers. By conducting intake interviews with various financial service providers, you can determine which one suits you best.

#### What can this financial service provider do for you?

|  | Mortgage | Insurances of the Mortgage |
|--|----------|----------------------------|
| <b>Giving advice and arranging a contract.</b> We first look at your personal situation, then advise you on which mortgage/insurance is suitable for you. We also make sure your contract can be closed. | <b>V</b> | <b>V</b>                   |

|  |          |          |
|--|----------|----------|
| <b>Arrange contract only</b><br>You choose a mortgage/insurance yourself. We also make sure your contract can be closed. | <b>X</b> | <b>X</b> |
| <b>Only advice</b><br>We look at your personal situation, then we advise you on which mortgage/insurance is suitable.    | <b>X</b> | <b>X</b> |

Curious about what type of mortgages and insurances the financial service provider offers? The services of this financial service include:

- Annuity mortgage
- Linear mortgage.
- Savings mortgage
- Investment mortgage
- Interest-only mortgage
- Endowment mortgage
- Credit mortgage
- Term life insurance
- Payment protector

Only insurances are listed next to this comparison map of your mortgage. The financial service provider can also offer other insurance policies. Ask about it in your meeting.

Want to know what to look for when choosing a financial service provider? View on [www.wijzingeldzaken.nl/vergelijkingskaart](http://www.wijzingeldzaken.nl/vergelijkingskaart) .

1. If you take out a mortgage, you can also take out term life insurance. With term life insurance, surviving relatives receive an amount when you die. With this amount they can for example, pay off (part of) the mortgage.
2. If you take out a mortgage, you can also take out a payment protector. With a payment protector (also housing costs insurance), you will receive a benefit for your living costs if you are incapacitated for work or become unemployed.

This comparison card contains information that the financial service provider must give you on the basis of the law. This comparison map was compiled on May 17, 2023.

## Comparison map Mortgage

*How can you get advice from this financial service provider?*

You can get advice in multiple ways. The dark blue icons indicate what is possible with this financial service provider, combinations are also possible. The way of giving advice can have an influence on the costs. Ask the financial service provider about the differences in costs.

- At our office
- At your home
- Video meeting
- Telephone meeting
- Online

*Does this financial service provider provide independent advice?*

Independent advice on products must meet two conditions.

- Mortgage
  - Condition 1: compare enough mortgages.
    - This financial service provider meets the condition of comparing enough mortgages.
  - Condition 2: Mortgages are not exclusively offered from affiliated providers.
    - This financial service provider meets this condition.
- Mortgage insurance.
  - Condition 1: compare enough insurance policies.
    - This financial service provider meets this condition by comparing enough insurances.
  - Condition 2: Insurances are not exclusively offered from affiliated providers.
    - This financial service provider meets this condition.
- Yes , independent Yes , independent
- Yes , independent Yes , independent

*Why should you choose this financial service provider?*

Our office is affiliated with Financieel Zeker. Financieel Zeker is an independent national advisory chain that works together with all relevant banks, insurers and lenders that are active in the Netherlands. In cooperation with Financieel Zeker, we offer you the right solution.

## Comparison map Mortgage

*What do you pay to this financial service provider?*

You will find average prices here. The average price is the price customers pay in a comparable situation. The more complex your financial situation, the more you usually pay. Your financial service provider informs you about the exact price. Always have agreements recorded, so that you know what the financial service provider is doing for you and how much you pay for it.

|                                       | Employed                          |                                   | Entrepreneur                      |                                   |
|---------------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
|                                       | Have not purchased a house before | Have previously purchased a house | Have not purchased a house before | Have previously purchased a house |
| Giving advice and arranging contracts | € 2950                            | € 2950                            | € 3350                            | € 3350                            |
| Only arranging contracts              | X                                 | X                                 | X                                 | X                                 |
| Only giving advice                    | X                                 | X                                 | X                                 | X                                 |

*What can this financial service provider do for you in the future?*

Always go back to a financial service provider if your personal situation changes. Due to changes, the mortgage/insurance may no longer suit your situation. For example, because your family situation or income changes, then you may pay too much or run more risk than you want.

You can always contact a financial service provider for an orientation meeting. Is there an important change in your mortgage and/or insurance policy? Then the financial service provider or providers will contact you.

### **Does this financial service provider also offer maintenance services? 3**

For maintenance services you pay an amount via a subscription, fixed rate or an hourly rate.

For more information about other services, please visit the website of your financial institution service provider [www.stephaniafinance.nl](http://www.stephaniafinance.nl).

3. With maintenance services, a financial service provider can work with you to monitor whether there are changes required or an adjustment to your mortgage or insurance policy