Comparison Chart **Mortgage**

This comparison card contains information about our financial services. If you collect multiple comparison cards, you can compare financial service providers. By conducting orientation interviews with different financial service providers, you can determine which one is the best fit for you.

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What can this financial services provider do for you?

	Mortgage	Insurance with the mortgage
Give advice and arrange contract We look at your personal situation. Then we advise which mortgage/insurance is suitable. We also make sure you can take out the contract.	•	
Arrange contract only You choose your own mortgage/insurance. We take care of getting you the contract.	×	×
Giving advice only We look at your personal situation. Then we advise which mortgage/insurance is appropriate.	×	×

Wondering at what types of mortgages and insurance this financial services provider offers these services? This financial services provider's services apply to:

- Annuity mortgage
- Linear mortgage
- Savings mortgage
- Investment Mortgage
- Repayment Mortgage
- Life mortgage
- Credit Mortgage

Term life insurance ¹

Payment Protector ²

On this comparison chart, only insurance is listed next to . The financial services provider may also offer other insurances. Ask about that in the interview.

Know what to look for when choosing a financial services provider? Visit www.wijzeringeldzaken.nl/vergelijkingskaart.

¹ When you take out a mortgage, you can also take out life insurance. With term life insurance, next of kin receive an amount of money when you die. With this amount they can, for example, pay off (part of) the mortgage.

² When you take out a mortgage, you can also take out a payment protector. With a payment protector (also called living expenses insurance), for example, you get a payment for your living expenses if you become disabled or unemployed.

This comparison chart contains information that the financial services company must give you based on the law. This comparison chart was compiled on Aug. 25, 2023.

Comparison

Chart

Mortgage

How can you get advice from this financial services provider?

You can get advice in a variety of ways. The dark blue icons indicate what is possible with this financial services provider. A combination is sometimes also possible. The way of giving advice can affect on costs. Ask the financial services provider about the differences in costs.











At our office

At your home

Does this financial services provider provide independent advice?

Independent advice on products must meet two conditions.

Mortgage

Condition 1: Compare enough mortgages

This financial services provider meets this condition. It compares enough mortgages.





Condition 2: not exclusively mortgages from affiliated providers

This financial services provider meets this condition.





Insurance with the mortgage

Condition 1: compare enough insurance policies

This financial services provider meets this condition. He compares enough insurance.







This financial services provider meets this condition.



Why should you choose this financial services provider?

Our office is affiliated with Financieel Zeker. Financieel Zeker is an independent national advice chain and cooperates with all relevant banks, insurers and lenders operating in the Netherlands. Because of this independence, we offer you the right solution.

Comparison

Chart

Mortgage

What do you pay to this financial services provider?

You will find only average prices here. The average price is the price customers pay in a similar situation. The more complex your financial situation, the more you usually pay. Your financial service provider will inform you of the exact price. Always have agreements documented, too, so you know what the financial service provider does for you and how much you pay for it.

	Employed		Self-employed entrepreneur	
	Not previously purchased property	Did buy property before	Not previously purchased property	Did buy property before
Giving advice and arranging contract	€ 2850	€ 2850	€ 2850	€ 2850
Arrange contract only	×	×	×	×
Giving advice only	×	×	×	×

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

When changes in your personal situation occur, always go back to a financial services professional. Because of these changes, the mortgage/insurance may no longer fit your situation. For example, because your family situation or income changes. Then you might pay too much or run more risk than you want.

You can always visit a financial services company for an orientation meeting. Is there an important change in your mortgage and/or insurance? Then the financial service provider or provider will contact you, without you paying.

Does this financial services provider also offer maintenance services? 3

For maintenance services, you pay a fee via subscription, flat rate or hourly rate.



For more information about other services in the future, check your financial services provider's website at www.financieelnext.nl.

³ With maintenance services, a financial services provider can work with you to keep an eye on whether there are changes that require an adjustment in your mortgage or insurance.