

## **Service & Information document Mortgages**



This service document is a purely informative document and does not oblige you to buy certain products or services. In accordance with the Dutch financial supervision act (Wet op het financieel toezicht) we want to provide you the information below.

On all our services, terms and conditions apply which are filed with the Chamber of Commerce under number 57483116. You can find these on our website and are available at our office.

We would like to show you our way of advising. Your personal situation and your wishes are our guidelines.

### **Who are we?**

AC adviseurs specializes in mortgages and financial services. AC adviseurs can give you a personal, tailored, independent advice on mortgages, insurances and buying assistance. In addition, we act as a intermediary for the products we advice to you.

### How to reach us:

Telephone: 040- 2907399  
Fax: 084- 8393678  
E-mail: [info@ac-adviseurs.nl](mailto:info@ac-adviseurs.nl)  
Internet: [www.ac-adviseurs.nl](http://www.ac-adviseurs.nl)

### Visiting Address:

Dommelstraat 5a, 5611 CJ te Eindhoven



### **Completely independent!**

Our office has no obligation to provide financial products from one or more financial institutions. We are fully free in our advice. No other company or financial institution has an ownership, interest or control in our company. This gives us the freedom to advise you what we find in your best interest.

The market has many suppliers of financial products and services. We work with special software- programs that allow us to give you an objective analysis of the entire market. From all these providers, we offer a selection that fits your individual needs. We compare based on many factors. Of course there is the interest you have to pay, but also the quality of the conditions and our experience when it comes to claims or customer service.

## Memberships and registrations

We are registered with different organizations. The most important are:

### Autoriteit Financiële Markten (AFM)

AC adviseurs is registered with the AFM under number 12041770. With this registration we are authorized to advise and mediate in a variety of financial products and services. Based on knowledge, experience and certification, we have a license to advise and mediate in: mortgages, life insurances, insurances, consumer credit, saving accounts and mutual funds.



### Chamber of Commerce

In the register of the Chamber of Commerce in Eindhoven, AC adviseurs is registered with number 57483116.



### Register of Certified Mortgage advisors / Certified Financial Advisors (SEH)

All adviseurs are registered with the Register of Certified Mortgage advisors (SEH). SEH sets requirements to knowledge, experience and integrity. We are registered at SEH with number 0607/11795.



### Financial Services Complaints Institute (KiFiD)

Although we try to do our work as correctly as possible, it is possible that you still are not satisfied with our services. We assume that you come to us with your problem, so that we manage an appropriate solution. If consultation does not lead to a satisfactory solution, then, you are always free to a complaint submitted to the Financial Services Complaints Institute (KiFiD).



Our registration number is 300.015375.

The address is:

KiFiD

PO Box 93257

2509 AG THE HAGUE

T (0900) 355 22 48

Email [info@kifid.nl](mailto:info@kifid.nl)

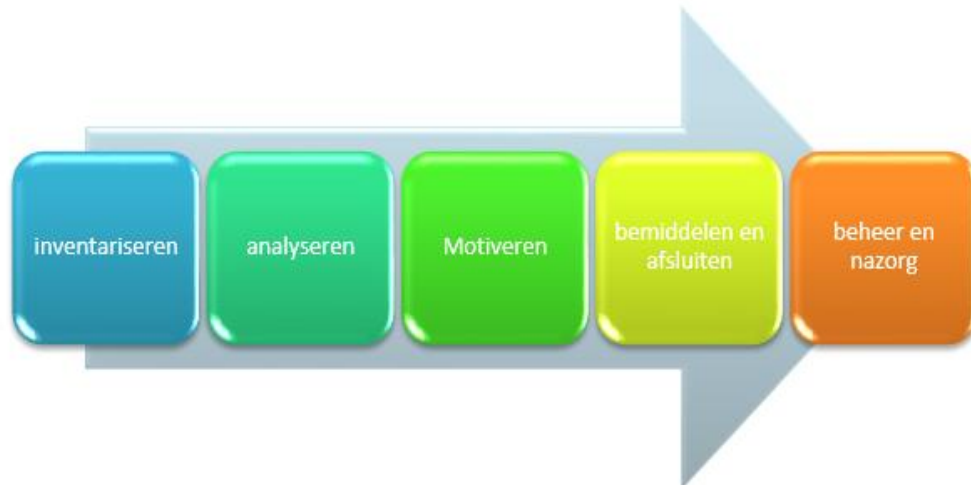
*The handling of your complaint is free of charge.*

## What do we ask from you, as our customer?

To achieve the best advice, it is important that we can communicate honestly and openly with each other. Important issues such as income, assets, debts, etc. are very sensitive information.

We understand that we ask a lot of information from you. It's good to know that all the information you share is only used by the consultant in order to achieve the best advice. We are very careful with it and we will keep your data in a (digital) shielded environment.

### Process roadmap mortgage advice AC adviseurs



#### Step 1

##### Acquaintance:

During the first appointment, which is always free of charge and without obligations, we tell you who we are, what you can expect from us and what costs we charge you if you choose AC advisors to arrange your mortgage. You can also tell us your personal expectations and what questions you would like to have answered.

##### Inventory:

After the introduction, we map your entire (financial) situation. This to provide a complete as possible advice and to answer your questions .

##### Indication:

Now we can show you:

1. What your maximum amount of mortgage could be (we take your personal situation, as well as own funds and loans into account). Also we note whether you are eligible for NHG (Dutch national mortgage guarantee).
2. What one-time costs you can expect. (e.g. transfer tax, notary, etc.) and whether you need own resources such as savings.
3. Finally, we give you an indication of the monthly payments as they could be depending on step 1 and 2 and your personal preference (s).

With this information you have is a clear image whether it is possible to buy a (new) home or change your current mortgage (depending on your current situation). If you need any help from a broker regarding the purchase of a home? Of course we can assist you with that.

## Step 2

As soon as you have found a property (or when you decided to close your mortgage), we make a second appointment to discuss all mortgage- options. This to make sure that you can make founded decisions about your future mortgage.

We map the following information and advise you about the following matters;

1. Calculating the final mortgage amount.
2. What risks are there and what could be a solution? You can think of:  
a) death b) unemployment c) disability d) end relationship e) retirement income versus mortgage.
3. Based on the information above, we will make you an analysis report containing all the answers and solutions. This way you have an easy overview and with that information you can to make the right decisions.
4. Also, we analyze all interest rate periods and corresponding monthly payments to make your choice even easier.

Together with our clear and professional advice, we can make the best choices!

## Step 3

Now we collect, check and sign the bank-offer of your choice and all other papers and documents needed to arrange the mortgage. We make sure you receive all important documents (bank offer, conditions and advice summary) on time so you have enough time to check everything.

After this appointment your advisor ensures that all mortgage documents will be checked by the bank and supervises the final acceptance. After that, the mortgage is ready to transfer.

## Step 4

In one or two weeks' time before you go to the notary for transfer, we evaluate the entire process. We will explain you the final notary's invoice, we give you the last important original documents, arrange (if applicable) your monthly tax refund and we make a free comparison of your current insurance package (including the mandatory home insurance).

After this step, you are well prepared to take the final step to the notary and get the key to your new home.

## Step 5

Of course we'll be ready to answer your questions, in the years that follow. The entire process as described above has one fixed rate which is clearly defined and discussed with you during the first interview.

With this document, we hope to have informed you sufficiently about the process of a mortgage with AC adviseurs and what you can expect if we give you advise and take care of your mortgage.

### What about our rates?

Our fixed fees are based on the average number of hours we spend on a mortgage file.

#### Mortgage

Advice and intermediation	€ 2.195,-
Full English speaking support and guidance (translation advice, explanation offer (Dutch))	€ 275,-

#### Extra services combined with a mortgage

Term Life Insurance (per insured person) or to pledge an existing life insurance	€ 275,-
Disability/ unemployment insurance (per insured person)	€ 275,-

#### Additional costs divergent situations

'Tax- silent' moving current (existing) mortgage situation or mortgage-part (per mortgage)	€ 275,-
'Tax- silent' change of an existing policy / bank savings account	€ 475,-
Entrepreneurs without personnel (ZZP) (due to additional work declarations IB and balances)	€ 375,-
Entrepreneurs other than ZZP (due to additional work declarations IB and balances)	€ 475,-
Customized financing / financing outside acceptance standards	€ 475,-
Surcharge for mortgage with subsidy (for example a starter- loan / government funding)	€ 275,-
Bridging mortgage (extra amount as loan from surplus value)	€ 100,-
Raise for urgency if agreement is needed (<3 weeks / 15 workdays)	€ 275,-
Building under own supervision / CPO	€ 475,-
BKR file (negative (a) note)	€ 475,-

#### CUSTOM RATES

Modification / changing existing mortgage because of divorce / dismissal liability	€ 2.195,-
Execution only (intermediation only)	€ 1.195,-
Mortgage advice without intermediation (excl. VAT)	€ 1.195,-
Modification / changing existing mortgage	€ 1.195,-
Research costs and / analyzing current situation	€ 375,-
Averaging interest	€ 375,-

*- If, in exceptional cases, a product must be applied through a service provider, the costs of the service provider will be charged. These costs are € 395,00 - Euro. Of course, these costs are discussed with you beforehand.*



can do more for you.



### Personal insurances

We help you with choosing and caring for your existing and new insurances.



### Life Insurances

Often it's important to have a good life insurance. We always analyze and advise you about the various possibilities.



### Health Insurance

Also, we like to compare your health insurance for you. Often we can find a better and cheaper alternative.



### Payments, savings and loans

We provide all banking services, such as arranging / opening a (web) bank-account, loan or savings account.



### Pensions:

A good pension advice is becoming increasingly important. We help you with good advice and filling out your retirement needs.



### Tax service

For a small monthly fee, you are always assured of professional assistance in all your tax matters.



### Purchase Assistance:

We assist you with the entire purchase. We use the knowledge and experience of a certified NVM agent.

If you have any questions, please do not hesitate to ask for further explanation.  
We are at your service!

Personnel and staff AC adviseurs

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**Visiting address:**

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5611 CJ Eindhoven

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