

## Comparison chart Mortgage

De Hypotheker  
Fascinatio Boulevard 1302  
2909 VA  
Capelle aan den IJssel  
www.hypotheker.nl  
0800 - 1480  
info@hypotheker.nl

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

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

	Mortgage	Insurance with the mortgage
<b>Give advice and arrange contract</b> We look at your personal situation. Then we advise which mortgage/insurance is suitable. We also make sure you can take out the contract.	✔	✔
<b>Arrange contract only</b> You choose your own mortgage/insurance. We make sure you can take out the contract.	✘	✘
<b>Giving advice only</b> We look at your personal situation. Then we advise which mortgage/insurance is suitable.	✘	✘

Wondering in which type of mortgages and insurance this financial services provider offers this service?  
The services of this financial services provider apply to:

<ul style="list-style-type: none"> <li>✔ Annuity mortgage</li> <li>✔ Linear mortgage</li> <li>✔ Savings mortgage</li> <li>✔ Investment mortgage</li> <li>✔ Repayment-free mortgage</li> <li>✔ Life mortgage</li> <li>✘ Credit mortgage</li> </ul>	<ul style="list-style-type: none"> <li>✔ Term life assurance<sup>1</sup></li> <li>✔ Payment protector<sup>2</sup></li> </ul> <p>On this comparison chart, only insurance is listed next to mortgage. The financial services provider may also offer other insurances. Ask about this in the interview.</p>
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Know what to look out for when choosing a financial services provider? Visit [www.wijzeringeldzaken.nl/vergelijkingskaart](http://www.wijzeringeldzaken.nl/vergelijkingskaart)

<sup>1</sup> When you take out a mortgage, you can also take out life insurance. With death risk insurance, surviving relatives receive an amount of money when you die. They can use this amount to pay off (part of) the mortgage, for example.

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

## Comparison chart

### Mortgage

#### How can you get advice from this financial services provider?

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



At our office



At your home



Video call



Phone call



Online

#### 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

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

###### Condition 2: not only insurance from related providers

This financial services provider meets this condition.



Yes, independently



Yes, independently

#### Why should you choose this financial services provider?

De Hypotheker is the market leader in independent mortgage advice. We take a detailed look at your personal situation and find the right mortgage to suit your needs and expectations. We are also the right place for insurance advice. With 180 branches, we are always nearby.

## Comparison chart Mortgage

### What do you pay to this financial services provider?

You will only find 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. Also, always have agreements recorded, so you know what the financial service provider does for you and how much you pay for it.

	Employed		Independent entrepreneur	
	Did not buy property before	Did buy property earlier	Did not buy property before	Did buy property earlier
Give advice and arrange contract	€ 2795	€ 3395	€ 3295	€ 3895
Arrange contract only	×	×	×	×
Giving advice only	×	×	×	×

The above guide prices are based on a single person. The exact amount depends on your personal situation.

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

In case of changes in your personal situation, always go back to a financial services provider. Because of these changes, the mortgage/insurance might 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 provider for an orientation meeting. Is there a significant 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?<sup>3</sup>

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



For more information on other services in the future, check your financial services provider's website

[www.hypotheker.nl](http://www.hypotheker.nl)

<sup>3</sup> With servicing services, a financial services provider can monitor with you if there are any changes that require an adjustment in your mortgage or insurance.