

Mortgage Masters

Serving your best interests

Service Guide

The provision of a service guide is required by the Dutch law for all financial professionals and intermediaries who specialize in providing advice regarding complex financial products like mortgages, life insurances etc.

This service guide provides a clear description of who we are, the services that Mortgage Masters offers for you as a client and the costs involved.

Who we are

Mortgage Masters consists of SEH Acknowledged Mortgage Consultants and Certified Financial Advisors who are specialized in providing advice for expats regarding mortgages and insurances.

We are independent mortgage consultants, competent and resourceful professionals, who have an extensive network of financial institutions and we do not have any obligation to mediate for any particular bank or insurance company. We do not benefit financially by advising you a particular product. Our primary goal is to obtain the optimal mortgage solution for each one of our clients.


Mortgage Masters is part of De Financiële Vis and is registered in the Chamber of Commerce under registration number kvk 61647519.

Contact:

Mortgage Masters

Vermogenweg 25

3641 SR Mijdrecht

: +31 297 257 608

: info@mortgagemasters.nl

: www.mortgagemasters.nl

We are flexible when it comes to our meetings and communication. Depending on what's the most convenient for you, we can meet at our office, your office or your home and you can call or email us anytime!

AFM Registration

Mortgage Masters is part of De Financiële Vis and it is supervised by the Authority for the Financial Markets (AFM – Authority responsible for supervising the operation of the financial market). Our license registration number is 12002228.

Based on this license we can carry out the following activities:

- Advise and mediate in private insurances
- Advise and mediate in health insurances
- Advise and mediate in mortgage loans
- Advise and mediate in consumer credits
- Advise and mediate in payment accounts

The nature of our services

Within the framework of this license, we can be of service in the following ways:

1. We can give you an **insight** in your current financial situation regarding covering certain risks.
2. When you know roughly what kind of financial product or insurance you are looking for, we can help you with **comparing** and selecting the best option.
3. At your request we can **discuss** your ideas about a financial product or insurance
4. We can **coach** you to get a clear picture of the possibilities of insuring certain risks
5. We can give you a **complete advice** regarding a financial product and/or insurance and guide you with getting the right solution. In case of a financial product our service basically stops when the respective product is taken out. For insurances an ongoing service applies.
6. We can provide a **full management** of financial products for you: advice, getting the product and support after getting the product. The latter may refer to for example an interim advice to adjusting the product, or taking care of an insurance claim.

Details of our main financial services:

Mortgages: We analyse and compare the loan conditions and interest rates offered by several money providers in order to get you the most optimal mortgage construction on the market that matches your personal circumstances and financial capacities.

Mortgage related insurances: The most common insurances in the Netherlands which are usually taken out with a mortgage are: life insurance, house insurance, household insurance and liability insurance. We can arrange all these insurances for you for attractive monthly fees.

Regarding the above services we will assist you in the following ways:

Orientation meeting

During our first meeting you will receive general information, we will discuss your personal and financial situation, your risk profile and how we can be at your service. After our personal meeting you can decide whether and how you want to use our services.

Financial solution search and Advice

After the initial meeting, we will make a customer profile and through our extensive network of financial institutions we will do the research and comparison between several offers to obtain the the optimal mortgage solution for your personal and financial situation. You will receive our advice in writing and we will also explain it to you.

Mediation and Contract

Once you made your choice for the preferred financial product and money provider based on our advice, we will act on your behalf, and make sure that you get the contract.

Follow up/Adjustments

Once you signed the contract and purchased the desired property or product, we will keep you updated of any relevant changes that might be applicable to you (changes in legislation or changes to product terms and conditions). In case there are any changes in your personal

situation (divorce, relocation etc.) we expect from you to inform us so that we can make the changes in your mortgage construction if necessary.

What you can expect from us:

- ✓ Reliable, knowledgeable and extremely competent mortgage assistance
- ✓ A personalized mortgage solution to meet your financing needs
- ✓ Discussion of the risks involved and arrangement of insurances if you choose for them
- ✓ Access to an extensive network of financial institutions, real estate agents, tax advisors, technical inspectors and valuers
- ✓ Help with filling in all documents, check offers and policies for you
- ✓ Flexible and available regarding time and place to accommodate your schedule
- ✓ Always up-to-date with the housing market, interest rates, the latest tax issues and regulations
- ✓ Fast, effective service, about 3-4 weeks from application to final approval
- ✓ Arranging provisional refund for a 1st time buyer on request
- ✓ Communication and documentation in plain English

Independent advice

Our office is completely independent in its advice. This means that we have no contractual obligation to advise you to choose the financial products or insurances of specific banks or insurance companies.

No control

We are a fully independent company. No bank, insurer, or any other provider of financial products and/or service has voting rights, shares or any other control in our company.

Selection of providers

Periodically or per case, depending on the product, we make a selection of the financial products that are offered by the banks and insurance companies. Hereby we work together with service providers (sort of purchasing organisation) and/or a number of preferred companies. We decide ourselves who these companies are. Thus, we are completely free in our advisory services.

How we get paid:

Since 2013 the Dutch law does not allow financial advisors to receive any commission from the money providers or insurance companies. Therefore, we will invoice you directly for our services. The bank or insurance company will not charge you a fee if you work with Mortgage Masters.

We will always inform you upfront about the costs for our services, you won't have to deal with unexpected expenses. If after the orientation meeting or our advice you decide not to work with us, you do not have to pay us, unless it was agreed upon upfront.

Our fees

Service	Fee
Mortgage consultancy for a first-time buyer (employee)*:	€ 2,950
Mortgage consultancy for employees with a previously purchased home	€ 3,250
Life insurance:	€ 200/policy
Checking the purchase contract (in case you don't have a real estate agent):	€ 125
Arranging valuation report:	free of charge, invoice from 3 rd party
Arranging technical inspection report:	free of charge, invoice from 3 rd party
Arranging bank guarantee:	free of charge, invoice from 3 rd party
Arranging provisional (preliminary) refund 1 st time buyer	on request
Increasing existing mortgage or second mortgage	€ 1,450
Advice for first-time buyer entrepreneurs	€ 3,650
Advice for entrepreneurs with a previously purchased home	€ 3,950
Advice in case of divorce	€ 1,950

*tax deductible

Complaint handling

We will do our best to provide quality services that will keep you happy and satisfied. Still it can happen that something did not work out according to your expectations. If this is the case, we kindly ask you to let us know. We will do our best to find a satisfactory solution for your complaint. If after this attempt you are still dissatisfied, you can turn to the independent Financial Services Complaints Institution:

KiFiD

Postbus 93257

2509 AG Den Haag

Tel: 070 333 8999

www.kifid.nl

You have the right to end the cooperation with Mortgage Masters at any time, without notice period and without costs and this is mutual, we are equally free to end the relationship with you.

PRIVACY POLICY

Your Personal Data

In order to be able to give you a proper advice regarding which financial products match the best your situation, we will engage in talks with you. During these conversations we will ask you different questions regarding your knowledge and experience with financial services, your financial situation, such as your income, expenses and equity, your wishes and needs insofar as they are relevant for the financial advice, your willingness to take certain risks and your intention to properly cover them, for example by means of an insurance.

We handle your personal data carefully

We will treat the information we receive from you with great care. We have taken technical and organisational measures to prevent this data being disclosed to any unauthorized third parties. Likewise, all our co-workers have signed a confidentiality agreement.

How do we use the data we receive from you?

The information we receive from you is being used to analyze your financial situation. From this follows our advice on which measures you can take to realize the desired financial security. This may relate to pension accrual, insuring certain risks or obtaining financing.

Both in the context of drawing up this advice or when you ask us to carry out parts of this advice, it may happen that we have to contact insurers, money providers, expertise offices, labor experts and others who are relevant in realizing the implementation of your financial security.

In case of insurance companies and money providers it concerns information that they need in order to be able to determine whether and, if so under which conditions, they would like to issue you with an offer for insurance or credit. For expertise offices it is about data that is needed to evaluate the value of your property or other assets. In case of labor experts your contact details are needed so that the labor expert can contact you in the context of an application for occupational disability insurance.

We will only pass on the personal data we received from you to third parties when this is necessary for carrying out a certain part of the assignment. We provide to these third parties only the data that they actually need in order to carry out the work that we have requested to do on your behalf.

How long do we keep your data?

We do not store the data longer than needed for the assignment we carry out for you, unless the information needs to be stored for eventual strict liability we may run regarding a delivered product or service.

What are your rights?

As our customer you have the right to decide on which data we may or may not receive from you. But you also have other rights. We summarize these below.

a) You can always ask us for an overview of the personal data we keep about you. This overview is provided free of charge.

b) If you believe that we have incorrectly processed certain information about you in our administration, you can request a correction. This is truly appreciated, since we can do our work effectively only if the data we work with is correct.

c) In case you no longer wish that we have certain data registered in our administration, you can request to have this information deleted. Of course we will comply with this request.

d) We have indicated above how we use the information received from you. If at any time you want to restrict this use, for example because you don't want us to pass on certain data to a particular organization, you should let us know. We will certainly also comply with this request

e) If you wish, you can ask us to forward your details to a third party. For example, your accountant, lawyer or bank. After receiving your request, we will carry out your request as soon as possible.

f) When we receive personal information about you from third parties, for example from your insurer, accountant, bank or other financial advisors, we will inform you about the source from which we received this information.

What is the situation if you do not give us certain information or restrict us in its use?

You can compare the drawing up of a good financial advice with making a puzzle. There are many separate pieces that are all mixed together at the beginning of our work. If we have all the pieces at our disposal, we will almost always succeed in solving the puzzle and sketching a complete picture.

However, if you choose not to provide us with specific information or you impose restrictions on how we use it, we will miss one or more "pieces" of the puzzle. Sometimes that is not unavoidable in order to be able to sketch a certain final picture. We will then point out to you that this advice may have certain gaps because we did not have all the information at our disposal and what the consequences could be for you. If we are missing too much information, we cannot issue a responsible advice and we will inform you that we cannot carry out our work for you.

Complaints about how we deal with your personal data

As we have indicated above, we try to handle your personal details as carefully as possible. Do you have any questions about how we deal with your personal data within our office? If so, do not hesitate to contact us. We will do our best to answer these questions.

If you have any complaints about how our office handles your personal data, we would kindly ask you to contact our management. We promise you that your complaint will be handled with proper attention.

Nevertheless, should you still think that we have not dealt with your personal details carefully enough, you can file a complaint to the Dutch Data Protection Authority:

www.autoriteitpersoonsgegevens.nl

Complete Services

We hope we could give you a good insight into the services we can do for you. In practice we can do a lot more than what you have read in this document. In case you would like to know what else we can do for you or the way we work, we would be more than happy to have a personal conversation with you.

Thank you for your confidence in us!

Team Mortgage Masters

Eniko, Monique, Mark and Jean-Paul