







## Mortgage Comparison Chart

This comparison chart contains information about our financial services. If you collect multiple comparison charts, you can compare financial service providers with each other.


By having orientation conversations with different financial service providers, you can determine which one suits you best.


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

	Mortgage	Insurances for the Mortgage
<b>Provide advice and arrange contracts</b> We assess your personal situation, then provide advice on which mortgage/insurance is suitable. We also ensure you can finalize the contract.		
<b>Arrange the contract only</b> You choose a mortgage/insurance yourself. We ensure you can finalize the contract.		
<b>Provide advice only</b> We assess your personal situation, then provide advice on which mortgage/insurance is suitable		

Curious about the types of mortgages and insurances for which the financial service provider offers this service? This financial service provider's services apply to:


 Annuity mortgage

 Linear mortgage


 Savings mortgage


 Investment mortgage

 Interest-only mortgage

 Life mortgage

 Credit mortgage

 Term life insurance <sup>1</sup>

 Payment protection <sup>2</sup>

This insurance card only includes insurances alongside your mortgage. The financial service provider may also offer other insurances. Inquire about them during the conversation.

Want to know what to look for when choosing a financial service 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 a life insurance policy. With a life insurance policy, your loved ones receive a sum of money if you pass away. With this amount, they can, for example, pay off (a part of) the mortgage.

<sup>2</sup> When you take out a mortgage, you can also opt for a payment protector. With a payment protector (also known as mortgage protection insurance), you may receive a benefit for your housing costs if you become disabled or unemployed.

*This comparison chart contains information that the financial service provider is required to provide you with based on the law.*

## Mortgage Comparison Chart

### How can you receive advice from this financial service provider?

You can receive advice in various ways. The below icons indicate the options available with this financial service provider. A combination is sometimes possible as well. The method of providing advice can influence the costs. Ask the financial service provider about the differences in costs.



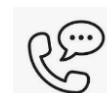
At our office



At your home



Video call



Phone call

### Does this financial service provider offer independent advice?

Independent advice on products must meet two conditions:

#### Mortgage

##### Condition 1: Compare enough mortgages

This financial service provider meets this condition. They compare enough mortgages.

##### Condition 2: Not exclusively mortgages from affiliated providers

This financial service provider meets this condition

#### Insurances for the mortgage

##### Condition 1: Compare enough insurances

This financial service provider meets this condition. They compare enough insurances.

##### Condition 2: Not exclusively insurances from affiliated providers

This financial service provider meets this condition.



Yes, independent



Yes, independent



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

Mortgage Masters is a team of experienced SEH Acknowledged Mortgage Consultants and Certified Financial Advisors with over 20 years of experience in helping expats of various nationalities find financing solutions to meet their needs.

As independent mortgage consultants, we have an extensive network of financial institutions with access to the most competitive interest rates in the market. Our primary goal is to obtain the optimal mortgage solution for each of our clients.

The first consultation is always free of charge and non-binding. After this, you can judge for yourself whether we are the right fit!

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


Here you will find only average prices. The average price is the price that customers pay in a similar situation. The more complex your financial situation, the more you usually pay. Your financial service provider will inform you about the exact price. Always have agreements documented, so you know what the financial service provider is doing for you and how much you are paying for it.

	Employed		Self-employed entrepreneur	
	Never purchased a home before	Previously purchased a home	Never purchased a home before	Previously purchased a home
<b>Provide advice and arrange contracts</b>	€ 2950	€ 3250	€ 3650	€ 3950
Arranging the contract only	×	×	×	×
Providing advice only	×	×	×	×

### What can this financial service provider mean for you in the future?

In case of changes in your personal situation, always consult a financial service provider. Due to these changes, the mortgage/insurance may no longer suit your situation. For instance, changes in your family situation or income. In such cases, you might be paying too much or facing more risk than you want.

You can always approach a financial service provider for an orientation conversation. If there is a significant change in your mortgage and/or insurance, the financial service provider will contact you without any charge.

<p><b>Does this financial service provider also offer maintenance services? <sup>3</sup></b>            For maintenance services, you pay a fee through a fixed rate or an hourly rate.</p>	
<p>For more information about other services, visit the website of your financial service provider.</p>	

<sup>3</sup> With maintenance services, a financial service provider can monitor with you whether there are any changes that require adjustments to your mortgage or insurance.