

# Service Information Document **Mortgage Inquiry**

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This document describes what we can do for you. And how much this will cost. Other financial service providers have a similar document. This way you can compare us with others. And you can also compare our costs.

**Please note! This document describes what we normally do and identifies the average price of these services. This information therefore is not specifically geared to your personal situation. It is therefore important to always make clear agreements with your service provider.**

You have a mortgage inquiry

Are you interested in a loan for your home? Perhaps you wish to purchase a home and you require a loan for this purpose or you are thinking about a new loan because the fixed interest rate term of your loan has expired. If so, you can consult this document to find out what we can do for you. And how much our service costs. In these situations you have a mortgage inquiry and you need to consider a number of things. For example:

- The amount you wish to borrow.
- Your loan is repaid in monthly instalments. The interest rate provided by every bank and insurance company is not the same.
- You must also repay your loan. This can occur in a variety of ways. You have to properly consider this as well.
- Sometimes it is wise to insure your loan.

In this document you can find out if we can help you in answering these questions, how we do it and the approximate costs we charge for the service.

## **Summary: what can we do for you?**

We are a financial service provider and below we describe what we can do for you. The services provided by financial service providers can be classified into five different types of activities. Not every financial service provider provides all five types of activities. We provide the activities coloured dark. We do not provide the activities coloured light.

# Service Information Document **Mortgage Inquiry**

## The Mortgage

We can provide you with advice about mortgages provided by other financial service providers. We can see to it that you obtain the contract.

### 1. Analysis

**What is your personal situation?**

### 2. Advice

**What is the most appropriate financial solution for you and your situation?**

### 3. Search

**Which financial service provider offers the financial solution that is appropriate for you?**

### 4. Contract

**Have you made a decision? If so, we can see to it that you get the contracts.**

### 5. Aftercare

**After you have obtained the contract, we monitor whether things go well.**

## Mortgage Insurance

We can provide you with advice about the insurance provided by other financial service providers. We can see to it that you obtain the contract.

### 1. Analysis

**What is your personal situation?**

### 2. Advice

**What is the most appropriate financial solution for you and your situation?**

### 3. Search

**Which financial service provider offers the financial solution that is appropriate for you?**

### 4. Contract

**Have you made a decision? If so, we can see to it that you get the contracts.**

### 5. Aftercare

**After you have obtained the contract, we monitor whether things go well.**

## Average Costs

Advice N/A	Closing N/A	Combination € 3,950
<i>Self-employed</i> N/A	N/A	€ 4,500 onward
<i>Starter</i> N/A	N/A	€ 3,450

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## Notes: What can we do for you?

### 1. Analysis

What is your personal situation?

We start off with your personal situation. Because it is only once we are thoroughly familiar with your personal situation that we can give you effective financial advice. Together with you we answer the following questions, for example:

- What do you already know about possible financial solutions? And do you have any experience with these solutions?
- What would you like to pay and what can you afford to pay?
- How much certainty are you looking for? And how much risk can you and are you willing to take?

### 2. Advice

What is the most appropriate financial solution for you and your situation?

After we have identified your personal situation and wishes, and have a picture of you as a customer, we analyse this customer profile. You will receive a financial solution that suits your situation and wishes.

### 3. Search

Which financial service provider offers the financial solution that is appropriate for you?

## The Mortgage

Once we have assessed which financial solution best suits your situation and wishes, we start looking for a suitable product. To find a suitable offer, we compare a limited number of mortgages. We assess which mortgages are appropriate for you and your situation. We prefer to work with a number of financial service providers.

No product comparison

### **Comparison of a limited number of products**

Comparison of a large number of products

This is what this service provider offers

This is what this service provider does not offer

We only give advice about mortgages provided by other financial service providers.

## Mortgage Insurance

Once we have assessed which financial solution best suits your situation and wishes, we start looking for a suitable product. To find a suitable offer, we compare a limited number of insurance policies. We assess which insurance policies are appropriate for you and your situation. We prefer to work with a number of financial service providers.

No product comparison

### **Comparison of a limited number of products**

Comparison of a large number of products

## **Service Information Document** **Mortgage Inquiry**

We only recommend insurance policies of other financial service providers.

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### Notes: What can we do for you?

#### 4. Contract

Have you made a decision? If so, we can see to it that you get the contracts.

After we have given you our advice, it is up to you to make a decision. If you wish, we can see to it that you will get the contracts.

#### 5. Aftercare

After you have obtained the contract, we monitor whether things go well.

The contract often is long-term. After you have signed the contract, your personal situation can change. It is possible that at some point in the future, the product no longer fits your personal situation. It is important for you to know that during the term of the contract you are entitled to information; for example about important changes to the product.

#### **Please note!**

**What financial service providers can do for you after you have a contract, can differ drastically. Because of this, clearly agree on what the service provider will and will not do. And how much this will cost.**

In addition to our legal obligations, we can provide aftercare services for you after the contract has been signed. Discuss with us what we can do for you.

The costs will be separately invoiced on the basis of an hourly rate.

### Costs: How much will you be paying?

#### Service Fees

	Average Costs
Advisory fees	N/A
Closing fees	N/A
Combination	€ 3,950
Self-employed Starter	€ 4,500 onward € 3,450

The costs will be separately invoiced on the basis of a fixed fee or an hourly rate.

Depending on the services you select, the invoiced costs may differ.

You can use this document to make specific agreements about the services to be provided.