

Service Guide Mortgages

This document

This service document provides a description of the services we provide for you as a consumer. It also provides information on how we are rewarded for our work and on the level of our reward. The provision of this document is required by Dutch Law for all providers and intermediaries that focus on consumers who want to obtain, or want advice about, so called “complex products” like mortgages. These rules apply to a wide range of financial products, such as life insurance products, mortgages and some loans. This document is intended to inform you as soon as possible to enable you to make a good choice of services and forms of remuneration. For other financial products, this document is not legally required. However, we have chosen to document this for all products to be used.

Our Services

Our services are divided into four parts (orientation, advise, mediate, adjust), which are connected to each other but in principle are apart. You decide on which components you want to use. You are in no way tied to this document. But we ask you to sign this document for receipt or email confirmation of receipt. If you decide to use our services we find it important to agree upon our services. That’s why we document them. We do this before we start the services you have chosen.

Orientation

The first hour is completely free of charge to explore why you have approached us and what we can do for you. During the first hour you get general information, including this document. Afterwards you can decide whether and how you want to use our services.

Advise

After the orientation, we perform a thorough investigation in which we discuss your financial position, your desires and goals, your knowledge and experience in financial matters and of course your risk profile. On this basis we draw a customer profile, as the basis for a sound and appropriate advice. You will receive the advice in writing. We also want to explain this advice to you.

Mediate

We have excellent contacts with many providers of financial products. If you want to buy a product from one of these providers, we can take care of this. For mediation is a proper and appropriate advice is always starting. It is important that you purchase a product that fits your situation. In most cases this is according to our advice. It is also possible for us to mediate on the basis of an advice of another intermediary.

Adjust

We can also help you after you have purchased a product. This might be about advising and mediation on adaptation of the product due to changed circumstances (divorce, relocation, change of loan, etc.).

Our earnings

For mortgages we have chosen a system of direct pay. This means that you pay us for services we provide you. We receive no (indirect) remuneration (commission) of mortgage product providers. Nor for additional products, such as bank savings accounts, term life insurance and income insurance for example.

We have two types of direct compensation that we describe below. All rates include VAT.

Direct pay per hour

Our fee is € 100 per hour. For advice in most cases we will need 8 hours, but this time can be less or more.

Also for mediation our fee per hour is € 100. Here you can expect approximately 20 hours per mortgage file, and this number of hours may of course vary. Our minimum claim is € 1.500 per mortgage brokerage.

To customize an existing mortgage rates are the same as for advice.

Direct pay fixed amount

If you prefer to know up front exactly what you need to pay, you can opt for this variant. For advice we charge € 1.250. For mediation and advice together you owe us € 2.750. And for adjusting we charge € 1.250. These amounts are fixed, regardless of the time we spend working for you.

Our details:

Princenhaeghe

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Bank Account: Rabobank Pijnacker / Nootdorp, account number 13.11.22.622

The Financial Markets Authority in the Netherlands (AFM) has licensed Princenhaeghe, under the Financial Supervision Act (FSA), with number 12.002.558 to mediate in the following financial products:

- Property Insurance
- Life Insurance
- Mortgages
- Private loans
- Savings accounts



Princenhaeghe employs mortgage advisers that have joined the Register of “Erkende Hypotheekadviseurs”. This is the highest Register possible in this line of work.

We thank you for your confidence!