

# Comparison chart **Mortgage**

Credit mortgage

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 company 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 sign the contract.		Ø	
Only contract arrangement You choose your own mortgage/insurance. We tak arranging the contract for you.	e care of		
Only giving advice We look at your personal situation. Then we advise insurance is suitable. Wondering at what kind of mortgages and insurance this financial services provider are:	s provider offers? T	The services of	
<ul> <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> </ul>	<ul> <li>Term life ins Payment pro</li> <li>Op deze vergelijkingsl je hypotheek. De finar andere verzekeringen</li> </ul>	otection <sup>2</sup> kaart staan alleen v nciële dienstverlene	er kan ook nog

Know what to look out for when choosing a financial services provider? Check out: www.wijzeringeldzaken.nl/vergelijkingskaart.

1. When you take out a mortgage, you can also take out term life insurance. With death risk insurance, next of kin receive an amount of money when you die. They can use this amount to pay off (part of) the mortgage, for instance.

2. When you take out a mortgage, you can also take out a payment protection. 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.

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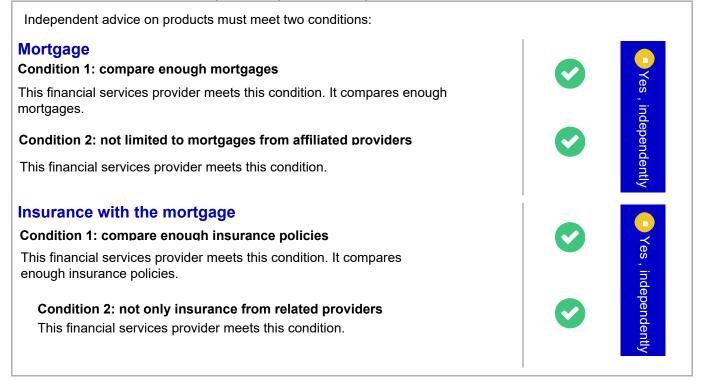
## Comparison chart Mortgage

### 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 at this financial services provider. A combination is sometimes also possible. The way of giving advice can affect the costs. Ask the financial service provider about the differences in costs.



## Does this financial services provider provide independent advice?



## Why should you choose this financial services provider?

M/V Works operates as a completely independent intermediary. We have connections with a large number of banks, insurers and finance companies, which means we can always present you with the best options from the wide range of products on offer.

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

You will find all 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.

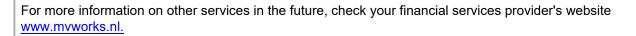
	Employed		Self-employed		
	Never bought a house before	Did buy a property before	Never bought a house before	Did buy a property before	
Give advice and arrange contract	€ 2850	€ 2995	€ 3350	€ 3495	
Only arrange contract					
Only give advice					
Surcharges may apply in exceptional situations (e.g. special complexity).					

#### 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 do not pay any extra charges.



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