

SERVICE GUIDE

FIDENZ MORTGAGES

Fidenz is a regulated financial service provider. This means we are bound by certain rules within the industry. It is our legal obligation to provide you with this service guide. In this document, we explain who we are, what we do, what you can expect of us and what we will ask of you. Whilst we do not anticipate receiving complaints, we have outlined our complaints procedure below.

Independent

Fidenz is an unbiased and independent financial service provider. That means we are not affiliated to a single lender or insurance company, we have access to virtually all major lenders and insurance companies. We do not receive commission from a provider so we can independently advise you of the best offer available. Our advice is truly built upon your personal goals and wishes, and is therefore tailor-made and personalized to your own requirements.

To ensure our independence our employees are on fixed salaries. They do not receive commission or any other form of commercial reward.

Our services

In addition to your mortgage advice, we can provide the following services:

- Insurances
- Financial planning
- Real estate planning
- Financial planning advice prior to a divorce settlement
- Retirement planning
- Tax filling/assessment

Our approach

We begin our relationship with a no obligation and free of charge consultation. During our discussion, we consider your personal circumstances holistically. We analyse your current financial situation and your goals and objectives taking into account your wishes, needs and your tolerance for risk.

On the basis of this analysis, we will evaluate the market and recommend a selection of suitable mortgage types. We will provide you with a summary, detailing:

- Indication of the maximum mortgage loan amount available to you
- Indication of the level of monthly mortgage repayment
- Information on the different types of mortgages available
- Terms and conditions
- Information relating to mandatory/optional insurances
- Comparison of interest and premiums
- Indication of our fees

We will discuss our recommendation with you. Of course, we will address and answer any questions you may have. You will also receive our advice in a written report.

Assuming you wish to proceed with our recommendation, we will continue to assist you with arranging your mortgage. We will make an application to the lender, which should result in an initial offer from them. We continue to assist you with the process all the way through to the completion of your property purchase.

Why Fidenz?

- > Because we do more than simply arrange your mortgage. We help with all financial aspects related to buying a house, so you can focus your attention on your new home and your moving arrangements.
- > We like to put in more effort than our competitors. We pride ourselves on our ability to find creative solutions, going the extra mile and exploring all options available. We invariably find a solution, even in complex cases including entrepreneurs or divorcees.
- > Fidenz is a small agency, with an extensive network. We are a small team and therefore retain a personal approach. Small also means that we are nimble, responding quickly to changes and avoiding bureaucracy. At the same time, we have a network of professionals at your fingertips, such as estate agents, appraisers and surveyors but also translators if required.

- > The quality of our work and professional competence is important to us. We
- > maintain our professional knowledge and skills at the level required to ensure that you receive a competent professional service based on the current developments in practice and legislation. We not only comply with the continuing professional development requirements for mortgage advisors but we also enroll ourselves onto additional optional yearly courses.
- > Because after arranging your mortgage, we continue to stay involved. We will
- > be more than happy to assist you when changes to your personal situation arise and answer any questions you may have, even if this means changes or additions to your finance products. We can do more than simply arrange your mortgage.

Fidenz works for many expats, non-Dutch individuals and families. We understand from experience the challenges they face when trying to arrange a mortgage.

Our team

Our team consists of Martijn Broekhuis (owner), Ralph van Bragt and Lione de Ruiters. Martijn and Ralph are both certified mortgage advisers and jointly have over 35 years of experience. Lione provides administrative support and tax advice..

What can you expect from us?

Tailored advice. Based on your personal situation and wishes, we advise you on the type of mortgage that best matches your needs. We consider various elements such as interest, fixed costs, expected return on investment and flexibility to achieve the best outcome at the lowest cost available. This is not just for your mortgage plan but also for any optional mortgage payment protection insurance that could be taken out, to cover any shortfall in income in the event of incapacity and/or the death of an insured wage earner(s).

Clarity. What are the advantages and disadvantages of the different options? What are the risks, terms and conditions? We will complete the puzzle for you, so that you can make informed choices.

Independent. We have mentioned it before but it is important to highlight again. We will not promote a product because we are tied to a bank. We arrange a mortgage that fits you, as we have no ties.

Personal approach. At Fidenz, you are treated as an individual, not a number. We understand how stressful the process of moving house and arranging your mortgage can be. That's why we do our job in a professional and friendly manner.

What we ask of you

We ask that you provide us with full disclosure in relation to your financial situation so that our advice is suitable. If changes occur in your personal situation we ask that you inform us. Examples of such changes include births, divorce, a house move, change of profession and/or income.

This openness is important, as we are dependent on the information you give us. It is important that you provide us with accurate and complete information. This is in your own interest. If, for example, you make a claim and it becomes apparent that the information you have provided is inaccurate or incomplete, the insurer may be entitled to refuse compensation and a lender may terminate or not recognise the contract. This is why we request you to be as complete and honest about your personal and financial situation.

It goes without saying that all the information you share with us, will remain confidential.

An overview of the documents we will require in order for us to submit your mortgage application can be found on our website www.fidenz.nl under the documents tab.

Fees

Our fee structure is based on an assessment of time and the complexity of your personal circumstances and requirements. For example, whether or not you are a first-time buyer? Your application will be less complex if you already have an existing mortgage. Assessing the financial situation of an entrepreneur is also more complicated than someone who is employed.

We will always be upfront on charges, fees applicable and agree these with you before progressing any services. The first consultation is free of charge, with no further obligation.

Our indicative costs can also be found on our website www.fidenz.nl under the documents tab.

Complaints Procedure

We strive to deliver complete customer satisfaction. If you do have a complaint about our administrative procedures, our working methods, the completeness and accuracy of the information we supply or the services we provide, please let us know so that we can do what is necessary to rectify the problem.

If you are not satisfied with the outcome of our response, you can refer the matter with KiFiD, an independent ombudsman that deals with financial services complaints:

Klachteninstituut Financiële Dienstverlening (Kifid)

Postbus 93257

2509 AG Den Haag

Telephone: +31 (0) 70 3338999

Email: info@kifid.nl

Please understand that Kifid only handles complaints that have already been submitted to the relevant financial service provider.

Registraties

Fidenz is registered with the following organisations:

- *The Dutch Authority for the Financial Markets (AFM), registration number 12013805 (www.afm.nl/registers)*
- *Dutch Chamber of Commerce (KvK), registration number 28108087*

You can find our service documents online on www.fidenz.nl under the documents tab.

Contact

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