

# Services document mortgages (in Dutch: Dienstverleningsdocument hypotheken)

## Why you are receiving this document

We believe it is important to provide you with information on our services. That is why we explain what you can expect from us if you arrange a home mortgage with us. This document outlines what we expect from you. It also lists the fees we receive and who you can contact if you have any questions or complaints.

## About us and the services we offer

ABN AMRO Bank N.V. provides financial services to business and personal clients. We sell various products, including our own mortgages. We only offer ABN AMRO Bank N.V. mortgages. We are the provider of these mortgages.

We sell mortgage-related insurance policies on behalf of ABN AMRO Verzekeringen B.V.. This also applies to any insurance you arrange as part of your mortgage. In other words, we act as an intermediary for ABN AMRO Verzekeringen B.V.. We own 49% of this company's shares. We do not provide advice on policies offered by other insurers.

If you wish to take out an ABN AMRO Bank N.V.'s bank savings [bankspaar] mortgage, we sell the banksparen account on behalf of ABN AMRO Hypotheken Groep B.V.. In other words, we act as an intermediary for the banksparen accounts offered by ABN AMRO Hypotheken Groep B.V.. We own 100% of the shares of ABN AMRO Hypotheken Groep B.V.. We do not provide advice on other providers' banksparen accounts.

## What you can expect from us

We want to help you as effectively as possible. That is why we will advise and assist you if you apply for a home mortgage. You can also ask us for advice on mortgage-related insurance. We can apply for this insurance on your behalf. You often take out a mortgage for a long period. Once you have arranged your mortgage, we will keep you informed on how your mortgage is progressing. Please note that we provide advice only on mortgages offered by ABN AMRO Bank N.V.. You cannot arrange products of other mortgage lenders through our intermediary.

### 1. If you need a mortgage

We will be pleased to discuss which type of mortgage is most suitable for you, based on your financial position and your personal wishes. We will also explain how the various mortgages offered by ABN AMRO Bank N.V. work. Our advice will take into consideration possible risks, such as occupational disability, unemployment and death. Insurance against all these risks is available.

We do not provide tax advice, but we will consider the tax rules applicable at the time of our consultation. We will provide you with tailor-made advice and clearly explain the reasons for the advice we give.

We can also apply for a mortgage offer for you. A mortgage offer is a proposal for a mortgage by the bank and contains the agreements the bank would like to make with you and the specific features of your mortgage. If you want to apply for a mortgage offer, we will discuss the offer with you in a follow-up meeting. We may then be able to amend the offer, if necessary. If you would like to take up our offer, you will need to sign it and return it to us.

### 2. After you have signed the offer

We will continue our assistance once you have signed a mortgage offer. For example, we will remind you if and when you need to return specified documents.

### 3. After you have arranged your mortgage

During the term of your mortgage we will keep you informed of all important issues. For instance the value of your investments or if the end of your chosen fixed-rate period is approaching. Please note that this is information, not advice. However, you can ask us for advice at any time.

You can contact us if and when you have any questions about your mortgage or insurance, or want to make changes.

## What we expect from you

We expect you to provide us with correct information at all times, both before and after you arrange the mortgage. We also expect this information to be up-to-date.

### 1. Before you arrange your mortgage

So that we can help you as effectively as possible, it is vital that you provide us with correct information during the advisory discussions. We need to know about your financial position, including details of your income and any loans and insurance policies you have. We also need to know how much knowledge and experience you have of mortgages and insurance.

In addition, we need to know the level of risk you are prepared to accept in your mortgage. Sometimes you can insure against risks, but not always. It is also important for us to understand how you see your future. For example, do you want to retire early? With this information, we can tailor our advice to your personal needs and wishes.

### 2. After you have arranged your mortgage

Once you have arranged your mortgage, it is essential that you keep us informed of any changes in your personal situation. If, for instance, you have a child, get married or divorced, or your income changes. All these events can have consequences for your mortgage, so please inform us as soon as possible.

In the case of your insurance, it is important to inform ABN AMRO Verzekeringen N.V. of any changes in your personal situation. Incorrect information may affect your entitlement to benefits from the insurance company.

## Our fees

The fee we receive depends on the product you purchase from us. We are paid as a mortgage provider or as an insurance intermediary or as a *banksparen* intermediary.

### Our fees as a mortgage provider

As a mortgage provider, we incur costs for distributing, advising on and servicing these mortgages. The related costs are included in the amounts we charge you for your mortgage:

- ▶ You pay us a one-off mortgage arrangement fee;
- ▶ You pay monthly interest on the home loan;
- ▶ For some mortgages, you also pay a monthly servicing fee.

### Our fees as an intermediary

ABN AMRO Verzekeringen N.V. pays us to act as its intermediary. We may receive a one-off fee for arranging the insurance. This is included in the premium you pay in the first year of the insurance. We also receive an annual fee during the term of the insurance policy, which is included in the annual premium you pay for the insurance.

We do not receive any fee for being an ABN AMRO Hypotheken Groep B.V. *banksparen* intermediary.

The fees we receive are listed in the following table.

Product	Our arrangement fee	Our annual fee
Death risk insurance	€ 70,-	€ 16,- of the premium from the second year until termination of the policy
<i>Woonzeker</i> occupational disability insurance	No fee	15% of the premium from the first year until the end of the final year of the policy
<i>Banksparen</i> account	No fee	No fee

If you arrange insurance through us, you will first receive an offer. This offer includes details of the fees we receive as an intermediary.

## How to contact us

Do you want more information or need to alert us of any changes? If so, please go to your local ABN AMRO Bank N.V. branch or call us on 0900 - 0024 (€ 0.10 per minute). You can contact us 24 hours a day, 7 days a week.

## If you have a complaint

If you have a complaint, you can let us know in one of the following ways:

- 1. Telephone:** You can call ABN AMRO 24 hours a day on 0800 - 024 07 12. If you are calling from outside the Netherlands, please call us on +31 (0)10 241 1720.
- 2. Internet:** You can send us your complaint via [abnamro.nl/klachten](https://abnamro.nl/klachten).
- 3. Branch:** You can discuss your complaint with our branch staff or with your personal ABN AMRO contact.
- 4. In writing:** You can send your complaint in writing to your ABN AMRO branch. To find your branch's address, visit [abnamro.nl/contact](https://abnamro.nl/contact).

You will receive a letter from ABN AMRO within five working days, containing an answer or confirmation that we have received your letter. If we cannot provide you with an answer straightaway, we will let you know in this letter when you can expect a response.

## If you do not agree with our answer

If you do not agree with our answer, please send a letter detailing your complaint to:

ABN AMRO Bank N.V.  
Complaints Management (AA1416)  
P.O. Box 283  
1000 EA AMSTERDAM

Your letter should also include:

- ▶ your address, telephone number and possibly also your e-mail address;
- ▶ your ABN AMRO branch;
- ▶ your bank account number.

Please also provide copies of any other information that you consider relevant to your complaint.

Our Complaints Management Department will confirm receipt of your letter and advise you of the date on which you can expect a reply.

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## What you can do if you are still dissatisfied

ABN AMRO is affiliated with the Dutch Financial Services Complaints Board (*Klachteninstituut Financiële Dienstverlening / KiFiD*). Are you dissatisfied with the response from our Complaints Management Department or with the way in which your complaint was handled? If so, you may submit your complaint to KiFiD within three months of receiving this response.

You can download a complaints form via [www.kifid.nl](http://www.kifid.nl) or phone KiFiD on (070) 333 89 99 to request a form. Please send your completed complaints form to:

Klachteninstituut Financiële Dienstverlening (KiFiD)  
P.O. Box 93527  
2509 AG The Hague

## Supervision

ABN AMRO Bank N.V.'s registered office is located at:

Gustav Mahlerlaan 10  
1082 PP Amsterdam

ABN AMRO Bank N.V. is licensed by the Dutch Central Bank (*De Nederlandsche Bank N.V. / DNB*) and included in the register of the Netherlands Authority for the Financial Markets (*Autoriteit Financiële Markten / AFM*) under no. 12000004.