

# Service document Exploring your mortgage options

ABN AMRO Bank N.V.  
Gustav Mahlerlaan 10  
1082 PP AMSTERDAM  
Tel.: (0900) 81 70\*

This document describes the services that we offer and sets out the costs. Similar documents are available from other financial service providers. This will allow you to compare different providers' services and charges.

Please note that this document tells you about our normal services and what they usually cost. In your personal circumstances, things may be different. It is therefore important to make sure you always make clear arrangements with your financial service provider.

## Exploring your mortgage options

Are you thinking of applying for a home loan – either to help you buy a home or to replace an existing loan (e.g. because you have reached the end of a fixed-rate period)? If so, this document explains how we can help you and what our services will cost you.

When you are looking for a mortgage, you need to consider a number of things, such as:

- How much you want to borrow.
- How much interest you will need to pay each month – different banks and insurers have different rates of interest.
- How you will pay off what you borrow – there are various possibilities that you should think over.
- Whether you should insure your loan.

This document tells you whether we can help you find answers to those questions, how we can help and what our help will cost.

## Summary: what we can do for you

We are a financial services provider. The services we can provide are described below. There are five types of services a financial service provider can provide. Not all financial service providers offer all five types of service. We offer the services in dark print below. We do not offer the ones in light print.

### The mortgage

We can only advise you about our own mortgages. We can make sure that you get the contract.

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|--|---|--|--|---|
| <b>1 Analysis</b><br>What are your personal circumstances? | <b>2 Advice</b><br>Which financial solution is best for you and your circumstances? | <b>3 Financial solution search</b><br>Which provider's financial solution is best for you? | <b>4 Contract</b><br>Once you have made your decision, we can ensure that you get the contracts. | <b>5 Follow-up</b><br>Once you have the contract, we keep an eye on developments to make sure everything is going well. |
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### Mortgage insurance

We can only advise you about our own insurances. We can make sure that you get the contract.

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|--|---|--|--|---|
| <b>1 Analysis</b><br>What are your personal circumstances? | <b>2 Advice</b><br>Which financial solution is best for you and your circumstances? | <b>3 Financial solution search</b><br>Which provider's financial solution is best for you? | <b>4 Contract</b><br>Once you have made your decision, we can ensure that you get the contracts. | <b>5 Follow-up</b><br>Once you have the contract, we keep an eye on developments to make sure everything is going well. |
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### Average costs

Advice	Contract-related services	Combined service
€ 1,250	€ 600	€ 1,850

\* Call charges: for this call you pay your usual call charges set by your telephone provider.

## What we can do for you: additional information

<p><b>1 Analysis</b></p> <p><b>What are your personal circumstances?</b></p>	<p>We start by taking a look at your personal circumstances. We need to be familiar with your personal circumstances to give you sound financial advice. We talk things through with you, so that together we build up a clear picture:</p> <ul style="list-style-type: none"> <li>• What do you already know about possible financial solutions? Do you have experience with any of them?</li> <li>• What do you need and what can you afford?</li> <li>• How much security do you want? How much risk can you take and how much risk do you want to take?</li> </ul> <p>An exploratory interview serves to discuss your mortgage requirements, our advisory offering and the related fees. During the interview, we will explain which advisory services are the best match for your requirements. The exploratory interview lies at the base of our entire advisory offering.</p>						
<p><b>2 Advice</b></p> <p><b>Which financial solution is best for you and your circumstances?</b></p>	<p>Once we have a picture of your personal circumstances and your wishes, and we have a good idea of who you are, we can analyse the information we have gathered. We can then tell you what financial solution we think best matches your circumstances and your wishes.</p> <p>We will set out our advice in a written report. In the report, we will consider the financial risks associated with loss of income. We will explain whether – and how – you can reduce these risks. Alternatively, we can identify these risks for you without providing advice on how you can reduce them (<i>Gericht Advies</i>).</p>						
<p><b>3 Financial solution search</b></p> <p><b>Which provider's financial solution is best for you?</b></p> <p><input type="text"/></p> <p><b>This service provider does offer this</b></p> <p><input type="text"/></p> <p><b>This service provider does not offer this</b></p>	<p><b>The mortgage</b></p> <p>Once we have considered what financial solution best matches your circumstances and your wishes, we will help you identify a suitable product. We can only advise you about our own mortgages. Any offer we make is not based on a comparison of other service providers' mortgages.</p> <table border="1" data-bbox="416 1597 1485 1688"> <tr> <td>No comparison of products</td> <td>Comparison of a small number of products</td> <td>Comparison of a large number of products</td> </tr> </table> <hr/> <p><b>Mortgage insurance</b></p> <p>Once we have considered what financial solution best matches your circumstances and your wishes, we will help you identify a suitable product. We offer our own insurance policies only. We do not compare insurance products from different providers to find a suitable policy for you.</p> <table border="1" data-bbox="416 1966 1485 2058"> <tr> <td>No comparison of products</td> <td>Comparison of a small number of products</td> <td>Comparison of a large number of products</td> </tr> </table>	No comparison of products	Comparison of a small number of products	Comparison of a large number of products	No comparison of products	Comparison of a small number of products	Comparison of a large number of products
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### What we can do for you: additional information

<p><b>3</b> Financial solution search</p> <p>Which provider's financial solution is best for you?</p>	<p>There is a business link between us and one financial product provider: one company is part-owner of the other.</p> <hr/> <p>We also have contractual arrangements with several other financial product providers. That means that we have agreed to give advice only about those providers' products.</p>
<p><b>4</b> Contract</p> <p>Once you have made your decision, we can ensure that you get the contracts</p>	<p>Once we have given you our advice, you will need to make a decision. If you like, we can ensure that you get the contracts.</p> <p>If you want one, you will be given a mortgage offer. A mortgage offer sets out the arrangements that we would like to make with you and describes the features of your mortgage. We can talk you through the offer and, where appropriate, give you a revised offer. If you are happy with our offer, you need to sign it and send it back.</p>
<p><b>5</b> Follow-up</p> <p>Once you have the contract, we keep an eye on developments to make sure everything is going well</p>	<p>Mortgage contracts tend to run for a long time. So your personal circumstances may change before the contract ends. If so, there may come a time when the product is no longer right for you. It is important to know that, throughout the contract term, you are entitled to information about important changes to the product, for example.</p> <p><b>Please note:</b></p> <p><b>There are major differences between financial service providers in terms of what they can do for you after you have agreed your contract. It is therefore important to make sure you are clear about the follow-up help that your provider can and cannot offer, and about the cost of any help that is available.</b></p> <p>In addition to the statutory obligations that we are under, we can provide maintenance services once the contract has been signed. Ask us what we can do for you. Fees for maintenance services are charged separately at a fixed rate.</p>

### The costs: what will you have to pay?

#### The costs of our services

	Average costs	First-time buyer and existing mortgage customer	Changes to an existing mortgage	Change via internet banking, without advice
Advice	€ 1,250	€ 900	€ 500	n/a
Contract-related services	€ 600	€ 600	€ 700	€ 100
Combined services	€ 1,850	€ 1,500	€ 200	€ 100

You will be billed for each item separately on the basis of a fixed scale of charges.

The fee for advice on mortgage increase is € 900 plus € 400 handling fee. For advice on divorce, the fee is € 1,250 plus € 600 handling fee. For targeted advice, the fee is € 350 plus € 200 handling fee. Commercial income is subject to a € 400 supplement on the consultancy fees. A handling fee of € 600 is charged for an application without advice. A handling fee of € 100 is charged for averaging out. The fee for taking out protection insurance is € 175.

The amount you have to pay may differ, depending on the services that you choose.

You can use this document when making firm arrangements with us about the services we will provide.

This is a translation of the original Dutch text. In the event of any disparity between the Dutch original and this translation, the Dutch text will prevail.