

Service document 'Your Mortgage Offer Explained'

This service document is an English translation of your mortgage offer ("hypotheekofferte"). It describes the content and functions only as a guideline to help you better understand the details and content of the Dutch mortgage offer. Please note that this document informs you about your mortgage offer in a generic way. Due to your personal circumstances, things may be different. It is therefore important to make sure you always make clear arrangements with your financial service provider, on providing you with the information necessary to fully understand the content of the mortgage offer and the applicable conditions.

This is a generic translation of the original Dutch offer. The mortgage offer in Dutch text is the actual and binding offer. The mortgage offer is the document that you have to sign when you decide to agree on the terms and conditions as are stated in the Dutch document. This service document therefore is not your mortgage offer. In the event of any disparity between the Dutch original and this translation, the Dutch text will prevail.



Reference number: xxx.xxx.xxx

Date: xx month 2020

**Mortgage offer
for
Name client**

Mortgage offer on behalf of:
Name
Address
Postal code/city

1 SUMMARY OF YOUR MORTGAGE OFFER XXX.XXX.XXX

You are borrowing funds for the property at The property's market value is	EUR	Address of the property xxx.xxx,xx
Total amount required	EUR	xxx.xxx,xx
• Price of the property	EUR	xxx.xxx,xx
• Property transfer tax	EUR	xxx.xxx,xx
• Advice and handling fees*	EUR	xxx.xxx,xx
• Notary fees (estimation)	EUR	xxx.xxx,xx
• Ownership transfer costs	EUR	xxx.xxx,xx
• Valuation fees (estimation)	EUR	xxx.xxx,xx
<small>* amount as known to us</small>		
Amount to be borrowed from ABN AMRO Bank N.V. (Estimated) amount you need to pay yourself	EUR	xxx.xxx,xx
	EUR	xxx.xxx,xx

There may be costs of which we are not aware. If so, you may have to supply (more of) your own funds.

Your loan of EUR xxx.xxx,xx consists of:

• **Loan part number XXX**

Product name	Home mortgage or Budget mortgage
Mortgage Type	Annuity/linear/interest-only
Interest rate	x,xxx %
Annual percentage rate of charge (APRC)	x,x %
Fixed-interest period up to xx/xx/xxxx	Fixed-interest period in years
Term up to xxxx/xxxx	Mortgage loan duration in years
Gross monthly payment for loan part (interest + repayment)	EUR xxx,xx
Pledged security	If applicable
Amount you will have paid back at the end of the term	EUR xxx.xxx,xx
Dutch National Mortgage Guarantee (NHG)	Yes/No

Total gross monthly costs	EUR	xxx,xx
• Your monthly interest and repayment amount	EUR	xxx,xx

These amounts may change depending on the interest rate.

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If you choose a Home Mortgage, the interest rate on the execution date may be lower than the interest rate stated in your interest offer. This is the case if the interest rate on the execution date is lower than the interest rate stated in the interest offer. If you choose a Budget Mortgage, this does not apply to you, as you have already received a discount on the mortgage interest rate in comparison to the Home Mortgage.

2 FOR WHAT PERIOD OF TIME IS THIS MORTGAGE OFFER VALID?

This section specifies the date by which we need to have received the mortgage offer with your signature attached. The mortgage offer remains valid until this date.

This section also states the date up to which the accepted mortgage offer is valid, provided we receive your signed mortgage offer on time. You need to have the mortgage executed at a notary by this date at the latest. This is always 90 days after we have issued the interest offer.

If you choose a Home Mortgage, you can extend the validity of the mortgage offer by six months, making the interest offer valid for a total of nine months. The validity period can be extended by completing and signing the attached validity extension agreement (*Overeenkomst Verlenging Geldigheidsduur Offerte*). If the mortgage offer applies to two or more people, they all must sign this extension agreement.

If you extend the validity of the mortgage offer, ABN AMRO will assume that you will accept the offer and take out the loan as set out in the offer. If you do not, you will have to pay a penalty. The penalty amount is stated in the validity extension agreement.

3 WHAT TO DO WHEN YOU ACCEPT THE MORTGAGE OFFER?

If you have read all the information and wish to accept the offer, all applicants must then sign the offer, in Section 5, the statement of acceptance.

4 PAY OUT OF THE MORTGAGE LOAN SUM

We transfer your loan amount to your notary. We therefore need the details of the notary before whom you wish to sign the mortgage deed. We also need to know when you wish to sign the mortgage deed before the notary.

Name of notary:

Address:

Postcode and town/city:

Telephone number:

Date on which you will or expect to sign the mortgage deed before the notary:



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5. DOCUMENTS TO SIGN - STATEMENT OF ACCEPTANCE

This is the page where you sign the statement of acceptance.

The client confirms the following in relation to the acceptance of the mortgage offer:

- I have received the offer with number..... This statement of acceptance is part of this offer. By signing of this page I agree the content of the whole offer. I sign for all pages, also for the pages which come after this statement of acceptance;
- I have received the ABN AMRO Budget- or Home Mortgage Conditions (*Voorwaarden Budget- of Woning Hypotheek ABN AMRO*) dated April 2020;
- I gave permission in advance to receive these conditions in electronic form;
- I accept these conditions;
- I have received the European Standardised Information Sheet (ESIS) applicable to the mortgage offer;
- I accept the loan offered in the mortgage offer along with the accompanying ESIS;
- If applicable: This mortgage offer has been issued based on advice from ABN AMRO Bank N.V. I have received, read and understood this advice;
- The details and information I have supplied and filled in are accurate and complete. I will inform ABN AMRO Bank N.V. without delay of any changes to these details or the information supplied, and no later than the date on which the loan is executed or changed;
- I give ABN AMRO Bank N.V. permission to check my employment situation, for example with my employer and Dutch employee insurance agency UWV;
- I give ABN AMRO Bank N.V. first right of mortgage for EUR xxx.xxx,xx;
- I am eligible for a housing permit for the property;
- I have had the opportunity to familiarise myself with the listed financial information leaflet(s).
- I agree the request and usage of the citizen service number for information exchange with the tax authorities.

Citizen service number (name)

Town/city (town or city in which you live)
.....

Date (date of signing the interest offer)
.....

Signature
(signature of first applicant)
.....

Signature
(married- or registered partner, if not an applicant)
.....

**Mortgage offer
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IMPORTANT INFORMATION**GENERAL****(A) The loan provider**

ABN AMRO Bank N.V., with registered offices in Amsterdam and trading under the name ABN AMRO, is the loan provider. In this mortgage offer, ABN AMRO Bank N.V. is also referred to as ABN AMRO.

ABN AMRO is not the provider of any insurance policies which may be linked to the loan. The provider or providers of any insurance policies are stated in the specification for each loan part.

(B) Mortgage description

For the purposes of this mortgage offer, 'mortgage' refers to all four of the following elements collectively:

1. You borrow a certain amount from the bank (the loan).
2. You pay interest on this amount.
3. You have to pay back this amount.
4. You give the bank the right of mortgage on the property.

(C) The right of mortgage on your property

First right of mortgage up to and including an amount of EUR (your mortgage loan amount is stated here, increased by 40% to include interest and costs), at:

(the address of your new property)

The rights of security (including the right of mortgage and pledge) you grant to ABN AMRO Bank N.V. apply to everything you owe ABN AMRO Bank N.V. both now and in the future. These rights of security therefore apply not only to this loan, but also to other debts you have or incur in the future with ABN AMRO Bank N.V., regardless of how these debts are incurred.

(D) Rights of security granted to ABN AMRO by third parties

Text here only if applicable, otherwise it states "not applicable".

(E) Applicable terms and conditions

This mortgage offer comes with the most recent terms and conditions. These terms and conditions contain important information and should be read carefully. Any older terms and conditions applicable to any of your loan parts are not included. The applicable terms and conditions are included in the specification for each loan part (Attachment 1). These terms and conditions will have been sent to you previously.

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COSTS AND RISKS**(F) Total loan costs over the loan term**

This cost overview provides you with information on the costs and total price of your Budget- or Home Mortgage.

Important!

While we try to calculate the costs and total price as precisely as possible, these figures may differ in practice. The costs and total price given below are based on information and assumptions available to us at the time the offer was compiled. There may also be discrepancies due to rounding. For these reasons, no rights may be derived from this overview.

Amounts for your loan of EUR (your mortgage loan amount):

Loan part: xxx		
Interest costs	EUR	xx.xxx,xx
Total repayments at end of loan term	EUR	xxx.xxx,xx
Residual debt at end of loan term	EUR	x,xx

Other costs based on overall loan amount

Administration fees during the loan term	EUR	x,xx
Dutch National Mortgage Guarantee (NHG)	EUR	x,xx
Bank guarantee/penalty interest in case of conversion	EUR	x,xx
		xxx.xxx,xx

Total price EUR

Explanation of your Budget- or Home Mortgage cost overview

To give you an estimate of the overall costs and price of the loan, the amounts given have been calculated based on the following principles and assumptions:

- The interest rate is used to calculate the interest costs. It is assumed that this interest rate will remain the same throughout the loan term up to a maximum of 360 months;
- If you have a discount on your interest rate for the first fixed-interest period, this discount has only been taken into account for this specific period;
- If your monthly income is paid into a current account which is part of an ABN AMRO payment package, you receive an ABN AMRO customer discount. This discount applies throughout the entire mortgage term. As soon as your income stops being paid into this current account, you will no longer receive the ABN AMRO customer discount;
- Any other tax aspects and costs you pay to third parties (such as notary and valuation fees) have not been taken into account;
- It is assumed that no changes (such as additional repayments) will take place during the mortgage term;
- Any advice and/or handling fees have not been taken into account;
- All loan part costs have been added together to calculate the total costs of your loan (the specifications for each loan part can be found in your offer);
- A bridging loan is not included in this cost overview;
- Periodic administration fees are costs you pay for the administrative processing of your loan.

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- The amount given is the total amount for the entire loan term;
- Other costs: other costs include the Dutch National Mortgage Guarantee (NHG) surety fee. You have to pay these costs yourself.

Please note:

Changes to these principles and/or assumptions will also alter the outcome of these calculations.

(G) Additional one-off loan costs*Advice and/or handling fees*

You pay advice fees to receive advice on your loan. You pay handling fees to take out your loan. The total advice and handling fee is EUR x.xxx,xx. This amount is included in your loan and is deducted from the loan amount we pay out.

Notary fees

You have to pay notary fees yourself. The notary will provide you with a summary of his or her costs, as well as a summary of the amounts to be paid from your loan.

(H) Additional recurring financial obligations*Insurance*

You need to have comprehensive home insurance (buildings insurance). You need to take out this insurance if you do not yet have it (please also refer to the conditions applicable to your loan). For apartments, home insurance is taken out through the relevant owners' association or *Vereniging van Eigenaren*. You therefore do not need to take out comprehensive home insurance yourself in this case.

Not all mortgage types require you to take out a term life insurance policy, though having such a policy may make financial sense. Life insurance provides additional financial security for your relatives in the event of (your) death. Your adviser can provide you with more information about life insurance policies.

You may also be building up additional capital alongside the account(s)/insurance(s) mentioned in this offer. This has not been taken into account.

(I) Risk of residual debt

At some point, you may find yourself unable to afford your monthly payment amount, for example, if:

- your income decreases as a result of, for instance, occupational disability, unemployment, retirement, divorce or the death of your partner;
- your assets decrease in value or your income from these assets decreases;
- your monthly payment amount increases (for example, as the result of an increase in the interest rate when entering a new fixed-interest period);
- the costs of and for your property increase, for instance, maintenance and/or insurance costs;
- your tax-deductible mortgage interest is reduced;
- returns from investments are lower than expected, preventing the loan from being full

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As a result, you might have to sell your home. If you sell your home for less than your loan amount, you will be left with a residual debt. You must then find a different way to repay this residual debt.

(J) Early repayment

You always have the option to repay either part or all of your loan before the end of the loan term. If you repay your loan earlier, you may have to pay a penalty, for example, if the interest rate you pay is higher than the interest rate for new, equivalent loans at the time of the early repayment. More information about when you have to pay a penalty and how this penalty is calculated can be found in the conditions for your loan or loan parts. Your adviser can provide you with more information and advice.

(K) Your loan and tax

The interest you pay cannot always be deducted from your taxable income. It is your responsibility to provide the tax authorities with the correct tax statement. The bank is not liable for the accuracy of the information you provide to the tax authorities. Always ask your tax adviser for assistance.

(L) Repayment table/mortgage payments calculation

Your adviser creates a mortgage payments calculation for you showing what you have to pay for the loan. A repayment table is included in this mortgage payments calculation. If you have not received this calculation, you can ask us for a copy.

Please note:

The amounts used in our calculations for the insurance policy/policies are estimates. The actual amounts, and therefore also your total monthly payment amount, may be higher or lower.

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SERVICE**(M) Complaints**

If ABN AMRO's services have not met your expectations for any reason, please let us know! It matters to us that our services are to your satisfaction. Sometimes, though, things do not run as smoothly as they should. If you have a complaint, please let us know so we can put things right for you. We will find a suitable solution together.

1. More information about our complaints procedure, as well as our complaints form, can be found at www.abnamro.nl.

You can also submit a complaint by phone. Please get in touch with our complaints department (HQ1125) on 0900 - 00 24 (usual call charges apply). Lines are open from Monday to Friday from 8.30am to 5.30pm (Dutch time).

You can also submit your complaint in writing by sending a letter to the following address:

ABN AMRO Bank N.V.
Afd. Klachtenmanagement (HQ1125), PO Box 283
1000 EA Amsterdam
No stamp is required.

Every complaint is processed as soon as possible and you will receive a response from us within two weeks. If we need more time to process your complaint, we will let you know when you can expect to receive a response.

2. If ABN AMRO has not or not yet satisfactorily resolved your complaint, you can submit your complaint to the Dutch complaints tribunal for financial services KiFiD (*Klachteninstituut Financiële Dienstverlening*). You need to do this within three months of receiving a response from our complaints department. You can only submit your complaint to KiFiD once you have followed the complaints procedure described under '1' in full.

The complaints form is available to download at www.kifid.nl. You can also request the form from KiFiD by calling: 070-333 8 999. KiFiD's address is:

Klachteninstituut Financiële Dienstverlening (KiFiD)
PO Box 93257
2509 AG Den Haag

You can also submit your complaint directly to the competent court.

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REQUIRED DOCUMENTS AND PROCEDURES**(N) Financial information leaflet**

A financial information leaflet is available for certain mortgage types. If you have chosen one or more of these mortgage types, your adviser will have referred you to the relevant financial information leaflet(s) and/or you will have received the relevant leaflet(s). The financial information leaflets contain information about the purpose, risks and costs involved in a certain mortgage type. These leaflets are available on abnamro.nl and you can also request them from us.

(O) Personal details

ABN AMRO and/or a legal entity belonging to the ABN AMRO Bank N.V. group will carefully process your personal details in the context of efficient and effective business operations, with a particular focus on the following activities:

- assessing and accepting prospects and customers;
- concluding and executing agreements with parties and handling the transfer of funds;
- producing analyses of personal data for statistical and scientific purposes;
- carrying out general and specific marketing activities aimed at establishing a relationship with prospects and customers and/or maintaining or extending a relationship with a customer;
- preserving the security and the integrity of the industry, which involves counteracting, preventing and tracing punishable or criminal acts perpetrated against the industry, ABN AMRO, its customers and employees and/or any legal entities belonging to the ABN AMRO Bank N.V. group, or any attempts to perpetrate such acts, and the use of and/or participation in warning systems;
- complying with legal requirements;
- managing the relationship with the customer.

ABN AMRO and/or the legal entity belonging to the ABN AMRO Bank N.V. Group adhere/adheres to the regulations of the Dutch Personal Data Protection Act (*Wet Bescherming Persoonsgegevens*) and the Dutch Code of Conduct for the Processing of Personal Data by Financial Institutions.

The full text of the Code of Conduct is available on the Dutch Banking Association website www.nvb.nl (available in English), as well as the Dutch Association of Insurers website www.verzekeraars.nl (available in English).

For insurance policies, we may also request information from or supply information to the Central Information System Foundation (CIS) in Zeist in connection with a responsible acceptance and payment policy, with the aim of managing risks and combatting fraud. The CIS's privacy statement is applicable in this context (see www.stichtingcis.nl).

(P) Dutch Credit Registration Office or BKR (*Stichting Bureau Krediet Registratie*)

ABN AMRO is affiliated with the BKR in Tiel. ABN AMRO must report a delay in repayment of this loan of more than three monthly instalments to the BKR. This may have consequences for when you apply for a new loan or, for example, when you apply for a new mobile phone contract. The BKR processes these details in the Dutch central credit information system. The aim is to:

- prevent and limit credit and payment risks for financial institutions;
- prevent the overextension of credit;
- prevent problematic debt situations.



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To achieve these aims, the BKR shares details with BKR-affiliated organisations, including your personal details as well as statistical data. Before you apply for a loan, a financial institution will first check your BKR details. ABN AMRO also does this. If you want to know what information the BKR holds on you, you can request a form from us which you can use to request your details from the BKR.

(Q) Information requested/to be requested from the Dutch financial institutions incident warning system or IFI (*Incidentenwaarschuwingssysteem Financiële Instellingen*)

If you commit or attempt to commit fraud in any way, you will be registered in the Dutch financial institutions incident warning system or IFI. This also applies to other people involved in the fraud or fraud attempt. The IFI records personal data and can be accessed by all banks and lenders.

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**Mortgage offer
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You will see the following information for each loan part:

Features

When you will pay back this loan part	Throughout the entire loan term
How you will pay back this loan part	Monthly
Possibility of a residual debt for this loan part	Not if you fulfil all conditions
Any financial information leaflet for this loan part	See Section 6 ('Important information, Financial information leaflet') in this offer.

Interest

Nominal interest rate	x,xxx %
Customer discount	xxx %
Nominal interest rate after discount(s)	x,xxx %
Annual percentage rate of charge (APRC)	x,x %

Interest type

Fixed-interest period	Fixed or variable interest rate
Fixed-interest period end date	xx years
	dd/mm/yyyy

Details for this loan part

Loan part amount	EUR xxx.xxx,xx
Term	xx years
Number of monthly payments	xxx
Annual repayment amount	See your mortgage payments calculation

Total monthly payment amount for loan part X **EUR xxx,xx (interest + repayment)**

If you are entitled to an ABN AMRO customer discount, the following text will be shown:

ABN AMRO customer discount (only if applicable)

You have received an ABN AMRO customer discount on the interest you have to pay. You have received this discount because your monthly income is paid into a current account which is part of an ABN AMRO payment package. This discount applies throughout the entire loan term. If your monthly income stops being paid into this current account, you will no longer receive the ABN AMRO customer discount. The bank may adjust the of discount at the start of each new fixed-interest period. You may have to pay a penalty if you pay back part or all of your loan before the end of the loan term. Such a penalty will be calculated on the basis of the interest rate minus any discount(s).

Applicable terms and conditions

The General Conditions of ABN AMRO Bank N.V. (*Algemene Voorwaarden ABN AMRO Bank N.V.*) (1 March 2017), the Conditions governing ABN AMRO Mortgage Types – Budget- or Home Mortgage (*Voorwaarden ABN AMRO Hypotheekvormen – Budget- of Woning Hypotheek*) (1 August 2017) and the General Mortgage Conditions (*Algemene Bepalingen voor Hypotheken*) (1 February 2015), henceforth referred to as the Budget- or Home Mortgage Conditions (*Voorwaarden Budget- of Woning Hypotheken*), apply to this loan part. These terms and conditions should be read carefully.



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Annuity mortgage/linear mortgage/interest-only mortgage

This section contains information about your chosen mortgage type, including a description of the payment schedule and how it affects the interest and repayment ratio within your monthly payment amount.

Applicable only for Annuity mortgages:

If you are eligible for mortgage interest deduction, your net monthly mortgage costs will be lower in the beginning. This is because initially you will be paying more interest, which you can deduct from your taxable income. You will be paying back a proportion of your mortgage each month, so your total debt will decrease, and therefore also the amount of interest. As a result, your tax deduction will also decrease. This, in turn, can result in increased net monthly mortgage costs.

A description of the features of your chosen mortgage form follows this information. More information about the different mortgage types is provided on our website www.abnamro.nl

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ATTACHMENT 2

This attachment only applies to Home Mortgages. It does not apply to Budget Mortgages.

This agreement is concluded between:

1. Your name and the names of any co-applicants are given here.

and

2. ABN AMRO Bank N.V., with registered offices in Amsterdam.

Reason for this agreement:

- You previously accepted a mortgage offer with offer number (your mortgage loan number);
- In this offer, it is stated that you must sign the mortgage deed before the notary by (the offer validity date) at the latest;
- You may not be able to sign the mortgage deed before or on this date;
- ABN AMRO Bank N.V. offers you the opportunity to extend the validity of your offer once;
- The following conditions apply to the extension of your offer.

Conditions for the extension of your offer:

1. Fees
You do not have to pay any fees for the extension of your offer.
2. Obligation to take out the mortgage with ABN AMRO Bank N.V.
You are obligated to take out the mortgage with ABN AMRO Bank N.V. as set out in your offer. If you do not do sign the mortgage deed on time, you will have to pay a penalty.
3. Penalties
This penalty is equal to 1,0% of your total loan amount. Any bridging loan you may have is not taken into account when calculating the penalty. You will also have to pay this penalty if the offer is amended.
4. Authorisation
You must give ABN AMRO Bank N.V. permission to automatically debit any penalty from your bank account. The penalty will be debited from the bank account for which you have issued a SEPA mandate along with the signed offer. You give your permission for this by signing this agreement. Your permission cannot be changed or revoked.
5. Mortgage deed signature
You expect to sign the mortgage deed before the notary on (enter the date on which you expect to sign the mortgage deed before the notary here).....
6. Completion and return of this agreement
The validity of your offer will only be extended if:
 - You have filled in this agreement accurately and in full.
 - A single copy of the completed and signed agreement is received by ABN AMRO Bank N.V. by (extension validity end date). You should keep the other copy of the agreement with your other mortgage documentation.



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Your agreement with ABN AMRO Bank N.V.

- If all conditions are met, the validity of the offer will be extended and end on (your offer's validity end date).
- You agree to the conditions for the extension of your offer.

Agreed and signed in duplicate:

Customer

Town/city: (the town or city in which you live)

Date: (on which you sign this extension agreement)

1) (your signature) 2) (co applicant's signature)

.....

Amsterdam, (the date on which the offer was compiled and issued)

ABN AMRO Bank N.V.

Director

Director

.....

.....



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**Mortgage offer
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European Standardised Information Sheet (ESIS)

This document was produced for (your name) on (date on which the mortgage offer was compiled).

This document was produced on the basis of the information you have provided so far and on the current financial market conditions.

The information below remains valid up to and including (date two weeks after the date on which the mortgage offer was compiled), with the exception from the interest rate and other costs. After this date, the information may change in line with the financial market conditions.

This ESIS does not constitute an obligation for ABN AMRO Bank N.V. to grant you a loan.

1. Lender

Name	ABN AMRO Bank N.V.
Telephone number	0900 – 9210
Address	Gustav Mahlerlaan 10 1082 PP Amsterdam
Web address	abnamro.nl/wonen

We will not recommend a specific loan. However, based on your answers to certain questions, we will provide you with information about this loan so you can decide for yourself.

2. Credit intermediary

Name	(your adviser's name)
Telephone number	(your adviser's telephone number)
Address	(your adviser's business address)
Email address	(your adviser's email address)

If applicable: A credit intermediary provides advice and brokers the mortgage. ABN AMRO Bank N.V. does not provide these services. You will have to pay a fee for advice and brokerage services. This fee is to be arranged with your credit intermediary. ABN AMRO Bank N.V. will not pay your credit intermediary for his or her services.

3. Most important characteristic of the loan

Amount and currency of the mortgage loan	EUR xxx.xxx,xx
Duration of the loan	xxx months
Loan type	Mortgage

Total payment amount	EUR xxx.xxx,xx
This means that you pay us back the amount of EUR x,xx per lended Euro.	

This amount is illustrative and may vary.

For drawing up this information page we calculated with the following property value	EUR xxx.xxx,xx
--	----------------

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The maximum loan to value in relation to the property	100,00%
Example: maximum mortgage loan for the property	EUR xxx.xxx,xx
Collateral	Preferential mortgage
<u>Loanpart number xxx.xxx.xxx.xxx</u>	
Amount and currency of the mortgage loan	EUR xxx.xxx,xx
Duration	xxx months
Type of mortgage	Annuity/linear/interest-only
Fixed-interest period	xxx months
Total payment amount	EUR xxx.xxx,xx
For calculating the interest costs for the total amount to be repaid, it is assumed that the interest applies for the entire loan term.	
Rates are published at www.abnamro.nl/hypotheekrente	

4. Interest rate and other costs		
The annual percentage rate of charge (APRC) is the total cost of the loan expressed as an annual percentage. The APRC is provided to help you to compare different offers.		
<u>Loanpart number xxx.xxx.xxx.xxx</u>		
The annual percentage rate of charge for your loan is	x,x%	
The annual percentage rate of charge consists of		
- The interest rate	x,x%	
- The proportionally one-time-only and periodic costs per loan term.		
The APRC is calculated using assumptions regarding the interest rate over the entire loan term.		
<u>Loan</u>		
Costs to be paid on a one-off basis		
Cost component	Amount	Beneficiary
Advice and handling fees	(amount)	Lender
Fees for entry in the mortgage register	(amount)	Notary
Valuation fees	(amount)	Valuator
Building survey costs	(amount)	Building surveyor
Costs to be paid regularly		
Cost component	(amount)	Beneficiary
Building insurance costs	(amount)	Insurer
The payment terms and the time of payment are to be agreed with the beneficiary.		
The following costs are not known to the lender and are therefore not included in the APRC:		
- Term life insurance policy costs		

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- Bank guarantee costs
- Advice and/or brokerage fees for the loan

You will need to pay a fee to register the mortgage.

Please make sure that you are aware of all other taxes and costs associated with your loan.

5. Frequency and number of payments

Loan part number	(your mortgage per loan part number)
Repayment frequency	monthly
Number of payments	(number of agreed payments)

6. Amount of each instalment

EUR (monthly payment amount for your mortgage)

Your income may change. Please consider whether you will still be able to afford your repayment instalments if your income decreases.

7. Additional obligations

The borrower must comply with the following obligations in order for the loan conditions described in this document to apply.

To take out the loan described in this document, you need to:

Take out comprehensive buildings insurance for your home. The comprehensive buildings insurance must take effect no later than the date on which you sign the mortgage deed before the notary. The comprehensive buildings insurance must cover the reconstruction value.

Please note that the loan conditions described in this ESIS (including the interest rate) may change if these obligations are not complied with.

Please note the possible consequences of terminating at a later stage any of the ancillary services relating to the loan:

If you do not comply with these obligations throughout the loan term, the lender may demand repayment.

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8. Early repayment

You have the right to repay the loan early, either fully or partially.

The following conditions apply.

You always have the option to repay either part or all of your loan before the end of the loan term. If you repay your loan earlier, you may have to pay a penalty, for example, if the interest rate you pay is higher than the interest rate for new, equivalent loans at the time of the early repayment. More information about when you have to pay a penalty and how this penalty is calculated can be found in the conditions for your loan or loan parts. Your adviser can provide you with more information and advice.

Amount used to calculate the early repayment charge:

1. The amount you wish to repay is used as the starting point.
2. We reduce this amount by the percentage that you can repay each year without incurring costs, taking into account any previous additional repayments in the current year.
3. This leaves the amount used to calculate the early repayment charge.

How the early repayment charge is calculated:

4. We then calculate the amount you should have paid up to:
 - the end of the fixed-interest period, or
 - the end of the loan term if this period is shorter than the remaining fixed-interest period. This amount is calculated using the interest rate currently applicable to your loan.
5. In accordance with your terms and conditions, we then make the same calculation using the interest rate currently applicable for a similar mortgage. This is called the comparison interest rate.
6. The difference between these two amounts is the amount we will no longer receive as a result of the additional repayment.
7. You pay the difference to us as a single lump sum instead of over the remaining months of your fixed-interest period or the loan term. For this reason, we use a standard procedure to adjust the early repayment charge downwards. This is then your definitive early repayment charge.

Illustrative examples

Example 1: Interest-only loan/loan part with a lower comparison interest rate

Step 1	Desired additional repayment amount		EUR	25,000
Step 2	Annual early repayment charge exemption amount	EUR	5,500	
	Portion of early repayment charge exemption amount used in 2018	EUR	5,500	
	Remaining early repayment charge exemption amount in 2018		EUR	5,500
Step 3	The early repayment charge is calculated based on		EUR	24,500
Step 4	Total of the monthly payment amounts based on an interest rate of 5.2% that you should repay up to the end of your fixed-interest period (56 months and 10 days)		EUR	5,980
Step 5	Total of the monthly payment amounts based on the comparison interest rate of 3.7% that you would repay up to the end of your fixed-interest period (56 months and 10 days)		EUR	4,255
Step 6	Difference we will not receive because the payable current			

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	interest rate is lower than the rate you now pay		EUR	1,725
Step 7	Early repayment charge		EUR	1,650
Example 2: Interest-only loan/loan part with a higher comparison interest rate				
Step 1	Desired additional repayment amount		EUR	25,000
Step 2	Annual early repayment charge exemption amount	EUR	5,500	
	Portion of early repayment charge exemption amount used in 2018	EUR	5,000	
	Remaining early repayment charge exemption amount in 2018		EUR	500
Step 3	The early repayment charge is calculated based on		EUR	24,500
Step 4	Total of the monthly payment amounts based on the interest rate of should repay up to the end of your fixed-interest period (56 months and 10 days)		EUR	5,980
Step 5	Total of the monthly payment amounts based on the comparison 5.7% that you would repay up to the end of your fixed-interest period and 10 days)		EUR	7,656
Step 6	Difference we will not receive because the payable current interest is lower than the rate you now pay		EUR	0
Step 7	Early repayment charge		EUR	0
Example 3: Interest-only loan/loan part with an identical comparison interest rate				
Step 1	Desired additional repayment amount		EUR	25,000
Step 2	Annual early repayment charge exemption amount payments	EUR	5,500	
	Portion of early repayment charge exemption amount used in 2018	EUR	5,000	
	Remaining early repayment charge exemption amount in 2018		EUR	500
Step 3	The early repayment charge is calculated based on		EUR	24,500
Step 4	Total of the monthly payment amounts based on the interest rate of should repay up to the end of your fixed-interest period (56 months and 10 days)		EUR	5,980
Step 5	Total of the monthly payment amounts based on the comparison 5.2% that you would repay up to the end of your fixed-interest period and 10 days)		EUR	5,980
Step 6	Difference we will not receive because the payable current interest is lower than the rate you now pay		EUR	0
Step 7	Early repayment charge		EUR	0
Should you decide to repay this loan early, please contact us to ascertain the exact level of the early repayment charge at that time.				

9. Flexible features

You do not have the right to transfer this loan to another lender. You do not have the right to transfer this loan to another property. Details of when you can make use of the portable mortgage scheme are included in the terms and conditions. Under the portable mortgage scheme, you may transfer the fixed interest rate on your old loan to your new loan.

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10. Other rights of the borrower

You have 14 days after this mortgage offer has been issued to reflect before committing yourself to taking out this loan.

11. Complaints

If you have a complaint, please contact: (your adviser's details)

If the lender does not resolve your complaint to your satisfaction, please write to:

ABN AMRO Bank N.V.
Afd. Klachtenmanagement
1000 EA Amsterdam
0900 - 00 24 (usual call charges apply).
abnamro.nl
via annamro.nl

If we do not resolve the complaint to your satisfaction internally, you can also contact:

Klachteninstituut Financiële Dienstverlening (KiFiD)
PO Box 93257
2509 AG Den Haag
070 – 333 8 999

12. Non-compliance with the commitments associated with the loan: consequences for the borrower

If you fail to pay your monthly payment amount or do not pay on time, ABN AMRO may impose a penalty.

Should you encounter or expect difficulties in making your monthly mortgage payments, please contact us straight away to explore possible solutions.

If you can no longer make your mortgage payments and we have demanded repayment of the loan, your home may be sold

13. Regulator

ABN AMRO Bank N.V. is licensed by the De Nederlandsche Bank N.V. (www.dnb.nl) and is registered with the Dutch Authority for the Financial Markets (www.afm.nl) under number 12020215. ABN AMRO Bank is supervised by the European Central Bank (ECB) (www.ecb.europa.eu).