

Service document

'Your Mortgage Interest Offer Explained'

Earlier you received a mortgage interest offer (in Dutch) concerning the application you filed for a mortgage with ABN AMRO. This service document is an English translation of your mortgage interest offer ("renteaanbod"). It describes the content and functions only as a guideline to enable you to better understand the details and content of the Dutch mortgage interest offer. Please note that this document informs you about your mortgage interest 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 interest offer and the applicable conditions.

This is a generic translation of the original Dutch text offer. The mortgage interest offer in Dutch text is the actual offer. In the event of any disparity between the Dutch original and this translation, the Dutch text will prevail. This service document is not your mortgage interest offer. The mortgage interest 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.

Reference number: xxx.xxx.xxx

Date: xx month 2020

**Interest offer
for
Name client****Interest offer on behalf of:**Name
Address
Postal code/city**1 INTEREST OFFER XXX.XXX.XXX**

Your application details and the interest rate we can offer you on the basis of these details are given below.

• Loan part number XXX	EUR xxx.xxx,xx
Product name	Home mortgage or Budget mortgage
Mortgage type	Annuity/linear/interest-only
Fixed-interest period ends on XX-XX-XXXX	Fixed-interest period in years
Term ends on XX-XX-XXXX	Mortgage loan duration in years
Dutch National Mortgage Guarantee (NHG)	Yes/No
ABN AMRO customer discount	If yes, then here the discount is shown
The interest rate we will offer you for this loan part:	X,XXX %

The discount is included in this interest rate.

Total gross monthly costs	EUR XXX,XX
• Your monthly interest and repayments amount	EUR XXX,XX

The total number of loan parts for your mortgage is given in this section. For each loan part, you will see the loan amount, the mortgage type, the duration of the fixed-rate period, the loan part end date, whether or not the Dutch National Mortgage Guarantee (NHG) applies, any applicable discounts and the applicable interest rate. The amount you owe each month is also specified. This amount consists of interest and any repayments.

If you choose a Home Mortgage, the interest rate on the execution date may be lower than the interest rate stated. This is the case if the interest rate on the execution date is lower than the interest rate stated in this 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.

Please note:

all amounts and percentages listed above are based on the details you have provided. If these details are incorrect or incomplete, the amounts and percentages in the definitive offer may differ from those given here.

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

The first date given here is the date by which we should have received the signed interest offer. This date is always 14 days after we have issued the interest offer.

The second date is the date up to which the interest offer is valid. You need to have the mortgage executed at a notary by this date at the latest. This is always the date 90 days after we have issued the interest offer.

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**Interest offer
for
Name client**

If you choose a Home Mortgage, you can extend the validity of the offer by six months, making the interest offer valid for a total of nine months. When you decide to apply for a mortgage with us, a form is included that you can use to extend the validity, for example, if you are unable to execute the mortgage before the notary within 90 days.

Please note:

you cannot apply for a new interest offer while this interest offer is still valid.

3 WHICH STEPS DO YOU NEED TO FOLLOW TO RECEIVE A MORTGAGE OFFER?

Step 1: To receive a mortgage offer, all applicants must sign this interest offer in the space provided in Section 5

Step 2: Send us the required documents

Documents still required	Documents already	Document
√		A copy of the interest offer personally signed by the borrower(s)
√		'SEPA direct debit mandate' form(s), signed and completed in full
√		A certified copy of XXX's valid passport, European ID card or residence permit
√		A recent, original employer's statement following the NHG model for XXX
√		A recent, original employer's statement following the NHG model for XXX
√		A recent payslip for XXX
√		A recent payslip for XXX
√		A recent, original valuation report created by XXX and validated by an organisation authorised by Dutch Homeownership Guarantee Fund SWEW
√		If purchasing a property, a copy of the signed purchase agreement or provisional purchase agreement. If remortgaging a property, a copy of the proof of ownership for XXX
√		A recent residual debt statement including the current credit limit and the contract for the revolving credit to be repaid.
√		The revolving credit with a lender still to be disclosed by you with a credit limit of XXX must be repaid or cancelled before funds from the offered loan are paid out.

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Date: xx month 2020

**Interest offer
for
Name client**

√		Proof of own means (Dutch bank statement and statement of the source of these means)
√		A copy of XXX's income tax return with details for the year XXXX
√		A copy of XXX's 2017 annual income statement
√		A copy of XXX's 2016 annual income statement
√		A copy of XXX's 2015 annual income statement

Please note:

We may also require additional supplementary documents which must be supplied if requested.

4 THE ASSESSMENT OF YOUR APPLICATION

After receipt of your signed interest offer and the required documents, we will assess your mortgage application. We will also check your details with:

- the Dutch Credit Registration Office (BKR) in Tiel, and
- the Dutch financial institutions incident warning system (IFI)

More information is provided in Section 6.

Once we have positively assessed all your information, we will send you a mortgage offer.

Reference number: xxx.xxx.xxx

Date: xx month 2020

**Interest offer
for
Name client****5 SIGNING THE INTEREST OFFER**

Here, you confirm the following:

- I wish to request an offer for the loan with the associated interest rates as specified in this interest offer.
- The details and information I have supplied and filled in are accurate and complete.
- I will inform ABN AMRO without delay of any changes to these details or the information supplied.
- I give ABN AMRO permission to check my employment situation, for example with my employer and Dutch employee insurance agency UWV.
- I wish to sign the mortgage deed before the notary.....
in and I thereby give ABN AMRO Bank N.V. a right of mortgage for EUR (your mortgage loan amount, increased by 40% to include interest and costs).
- I wish to give ABN AMRO a right of mortgage for a higher amount, specifically EUR(enter a higher desired amount here if you so wish).
- I give permission to send me the applicable mortgage conditions in electronic form.

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

.....

Date (date of signing the interest offer)

.....

Signature
(signature of first applicant)

.....

Signature¹
(signature of second applicant, if applicable)

.....

PLEASE NOTE:

Even if you sign and return this interest offer, ABN AMRO may not send you a mortgage offer. This may be the case, for example, if the loan you have requested is not suitable for your financial situation or if we do not receive the required documents on time. We will let you know if we will not be sending you a mortgage offer.

¹ Fill in if applicable.

Reference number: xxx.xxx.xxx

Date: xx month 2020

**Interest offer
for
Name client**

6 FINALLY

Applicable terms and conditions

The applicable terms and conditions for each loan part are included in the offer.

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 legal entities belonging to the ABN AMRO Bank N.V. Group adhere to the regulations of the *Wet Bescherming Persoonsgegevens* (Dutch Personal Data Protection Act) and the 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).

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

ABN AMRO is affiliated with the Dutch Credit Registration Office (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.

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.



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**Interest offer
for
Name client**

Dutch financial institutions incident warning system (IFI)

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 attempted fraud. The IFI records personal data and can be accessed by all banks and lenders.

SECTION 7

This section contains the forms you need to apply for the loan.

Please complete, sign and return these forms along with the signed interest offer. We will of course only use these forms if we send you an offer and you accept this.



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for
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SEPA direct debit mandates for the amounts to be paid

The following pages contain the SEPA direct debit mandate forms for the loan-associated amounts to be paid. Please complete and sign these forms as applicable.

You only need to complete and sign the second mandate for another bank account if amounts are to be debited from different bank accounts. Please ensure that the percentages on both forms together amount to 100%.

Please return the forms to us completed in full along with the signed interest offer and other documentation.

We will send you confirmation of your mandate or mandates and information about the amounts to be debited at least 14 days before the first debit transaction.



Reference number: xxx.xxx.xxx

Date: xx month 2020

**Interest offer
for
Name client**

Interest offer number: xxxxxxxxxxxxxxxx
Name:
Address:
Postal code and city:
Telephone number:

By signing this SEPA mandate form:

- you give permission for ABN AMRO Bank N.V., Gustav Mahlerlaan 10,1082 PP in AMSTERDAM, NETHERLANDS, with creditor ID NL98ZZZ343342590000, to send standing orders to your bank for the amount to be paid for mortgage offer and loan number (your mortgage loan number);
- you give permission for your bank to regularly debit the amount to be paid for the mortgage offer and loan number (your mortgage loan number) from your account in accordance with the ABN AMRO Bank N.V. order.
- you declare that you are familiar with the regulation entitling you to have your debit transactions refunded, provided you contact your bank within this period.

Payment from one bank account

When you want to have the payable amount written off of one account please fill in the details below.

The amount payable for loan number XXXXX will be written off:

IBAN:

Name of first account holder:

Name of second account holder:

Or payment from two bankaccounts

When you want to have the payment written off from two bankaccount, please fill in the details below. Please also fill in how the payable amount has to be devided over the bankaccounts. The percentages together must be 100%. For example when you both pay half of the amount, you fill in 50% twice.

The amount payable for loan number XXXXX will be written off:

.....% from IBAN Name of first account holder:

.....% from IBAN Name of second account holder:



Reference number: xxx.xxx.xxx

Date: xx month 2020

**Interest offer
for
Name client**

Signature

Town/city:

Date:

Signature: First account holder

.....
Second account holder

.....

If one of the required documents involves an authorisation, ABN AMRO Bank N.V. can only use this authorisation if a mortgage loan agreement is concluded with you.