

# Service provision document **Mortgage question**

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This document explains what we can do for you. And what that costs. Other financial service providers also provide this kind of document. This enables you to compare us with others. It also allows you to compare our costs.

**Please note! This document describes what we normally do and what the average price is for these services.**

**This information is not specifically geared to your personal situation, therefore. Always make good agreements with your financial service provider.**

## You have a mortgage question

Would you like a loan for your home? You might want to buy a home, for instance, and need a loan to do so, or you may be considering refinancing as the fixed-interest period for your loan has expired. Then this document tells you what we can do for you. And how much our services cost. In these situations, you have a mortgage question and there are a number of things you must consider. For example:

- How much you want to borrow.
- You pay for your loan every month. Not every bank and insurer offers the same interest rate.
- You also need to repay the loan. There are different ways of doing this. You need to give this a good deal of thought as well.
- It can sometimes be wise to take out an insurance with your loan.

This document tells you whether we can help provide the answers to these questions, how we do that and what approximate costs are involved for that.

## In summary: what can we do for you?

We are a financial services provider and this document explains what we can do for you. What financial services providers can do for you can be divided into five different types of activities. Not every financial services provider performs all five of these.

We perform the activities printed in bold. We do not perform the activities that are greyed out here.

### The mortgage

We can only advise you on our own mortgages. We can ensure that you get the contract.

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|---|--|--|---|--|
| <b>1 Research</b><br>What is your personal situation? | <b>2 Advice</b><br>What financial solution is a good fit for you and your situation? | <b>3 Search</b><br>Which provider offers the financial solution that suits you best? | <b>4 Contract</b><br>Have you made a choice? Then we can ensure that you get the contracts. | <b>5 Maintenance</b><br>You have the contract. After that we keep an eye on whether things are going fine. |
|---|--|--|---|--|

### Insurance with the mortgage

We can only advise you on our own insurance policies. We can ensure that you get the contract.

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|---|--|--|---|--|
| <b>1 Research</b><br>What is your personal situation? | <b>2 Advice</b><br>What financial solution is a good fit for you and your situation? | <b>3 Search</b><br>Which provider offers the financial solution that suits you best? | <b>4 Contract</b><br>Have you made a choice? Then we can ensure that you get the contracts. | <b>5 Maintenance</b><br>You have the contract. After that we keep an eye on whether things are going fine. |
|---|--|--|---|--|

### Average costs

Advice	Focused on taking out	Combination
€ 1,150	€ 450	€ 1,600

\* (Call charges) for this call you pay your usual call charges set by your telephone provider

## Explanation: What can we do for you?

<p><b>1 Research</b> What is your personal situation?</p>	<p>We start with your personal situation. We can only give sound financial advice once we are well acquainted with your personal situation. We sit down with you to answer the following questions, for instance:</p> <ul style="list-style-type: none"> <li>• What do you already know about possible financial solutions? Do you have any experience with these?</li> <li>• What are you able and willing to pay?</li> <li>• How much security do you want? How much risk are you able and willing to take?</li> </ul> <p>During an orientation talk, we will discuss your mortgage needs, the various advice formats we offer and the precise costs entailed. We will indicate which advice format is the best fit for your needs. This orientation talk forms the basis for all our advice formats.</p>						
<p><b>2 Advice</b> What financial solution is a good fit for you and your situation?</p>	<p>Once we have charted out your personal situation and needs, and have a picture of you as a customer, we analyse this customer picture. You are given a financial solution that is geared to your situation and needs.</p> <p>You receive an advisory report from us. In this, we take into account the financial risks in the event of a drop in income. We advise you on whether and how you can limit these risks. With Focused Advice, we will only provide insight into these risks for you but we will not advise you on them.</p>						
<p><b>3 Search</b> Which provider offers the financial solution that suits you best?</p> <div data-bbox="98 1536 316 1585" style="border: 1px solid black; height: 22px; width: 136px; margin-bottom: 10px;"></div> <p><b>This is what this service provider offers</b></p> <div data-bbox="98 1760 316 1809" style="border: 1px dashed black; height: 22px; width: 136px; margin-bottom: 10px;"></div> <p><b>This is what this service provider does not offer</b></p>	<p><b>The mortgage</b></p> <p>After we have looked into what financial solution is best geared to your situation and needs, we will look for a suitable product. We only advise on our own mortgages and do not make a comparison of mortgages from other providers in order to find a suitable offer, therefore.</p> <table border="1" data-bbox="416 1498 1485 1592" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; padding: 5px;">No product comparison</td> <td style="text-align: center; padding: 5px;">Comparison of a limited number of products</td> <td style="text-align: center; padding: 5px;">Comparison of a large number of products</td> </tr> </table> <hr/> <p><b>Insurance with the mortgage</b></p> <p>After we have looked into what financial solution is best geared to your situation and needs, we will look for a suitable product. We only advise on our own insurance and do not make a comparison of insurance products from other providers in order to find a suitable offer, therefore.</p> <table border="1" data-bbox="416 1834 1485 1928" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; padding: 5px;">No product comparison</td> <td style="text-align: center; padding: 5px;">Comparison of a limited number of products</td> <td style="text-align: center; padding: 5px;">Comparison of a large number of products</td> </tr> </table> <p>We maintain business relationships with multiple providers of financial products. By that, we mean that there are ownership interests between us and other providers.</p>	No product comparison	Comparison of a limited number of products	Comparison of a large number of products	No product comparison	Comparison of a limited number of products	Comparison of a large number of products
No product comparison	Comparison of a limited number of products	Comparison of a large number of products					
No product comparison	Comparison of a limited number of products	Comparison of a large number of products					

### Explanation: What can we do for you?

<p><b>4 Contract</b></p> <p><b>Have you made a choice? Then we can ensure that you get the contracts.</b></p>	<p>After we have given advice, you take a decision. If you wish, we can ensure that you get the contracts.</p> <p>If you wish, you receive an offer from us. This contains the agreements we want to make with you and the specific features of your mortgage. We can explain this offer and possibly modify it. Do you want to accept our offer? Please sign the offer and send it back to us in that case.</p>
<p><b>5 Maintenance</b></p> <p><b>You have the contract. After that we keep an eye on whether things are going fine.</b></p>	<p>The contract is often for a long period of time. After you have signed the contract, your personal situation may change. It may be the case that the product is no longer a good fit for your personal situation in the future. It is important that you know that during the term of the contract, you are entitled to information about, among other things, important changes in the product.</p> <p><b>Please note!</b></p> <p><b>What financial services providers can do for you after you have the contract can vary significantly from provider to provider. Make good agreements, therefore, on what the provider does and does not do. And what that costs.</b></p> <p>In addition to the statutory obligations we already have, we can perform the activities printed in bold for the maintenance of your contract.</p> <ul style="list-style-type: none"><li>• Check regularly whether the product is still a good fit for your personal (financial) situation and needs.</li><li>• Regularly make a comparison to see whether there are new or updated products that might be a better fit for your (personal) situation.</li><li>• Advocate for your interests if things go wrong between you and the bank or insurer.</li><li>• <b>We can perform maintenance activities for you. Talk with us about what we can do for you.</b></li></ul> <p>The costs are charged separately via a fixed rate.</p>

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### Costs: How much do you pay?

#### Costs for the service provision

	Average costs	Regular rate	First-time buyer and existing mortgage customer	Changes to an existing mortgage
Advisory costs	€ 1,150	€ 1,350	€ 950	€ 550
Costs focused on taking out the product	€ 450	€ 700	€ 700	€ 200
Combination	€ 1,600	€ 2,050	€ 1,650	€ 750

The costs are charged separately via a fixed rate.

You can choose to upload your documents online yourself in preparation to the orientation meeting or the mortgage conversation. Mostly you then pay the lower digital rate handling costs. The final costs depend on the service and product we deliver to you. An overview of all advisory costs and handling costs you can find on <https://www.abnamro.nl/en/personal/mortgages/applying-for-mortgage/mortgage-advice/fees.html>

Depending on the services you choose, the costs that are charged may vary. You can use this document to make concrete agreements on the service provision.