HypotheekVitaal

Service guide

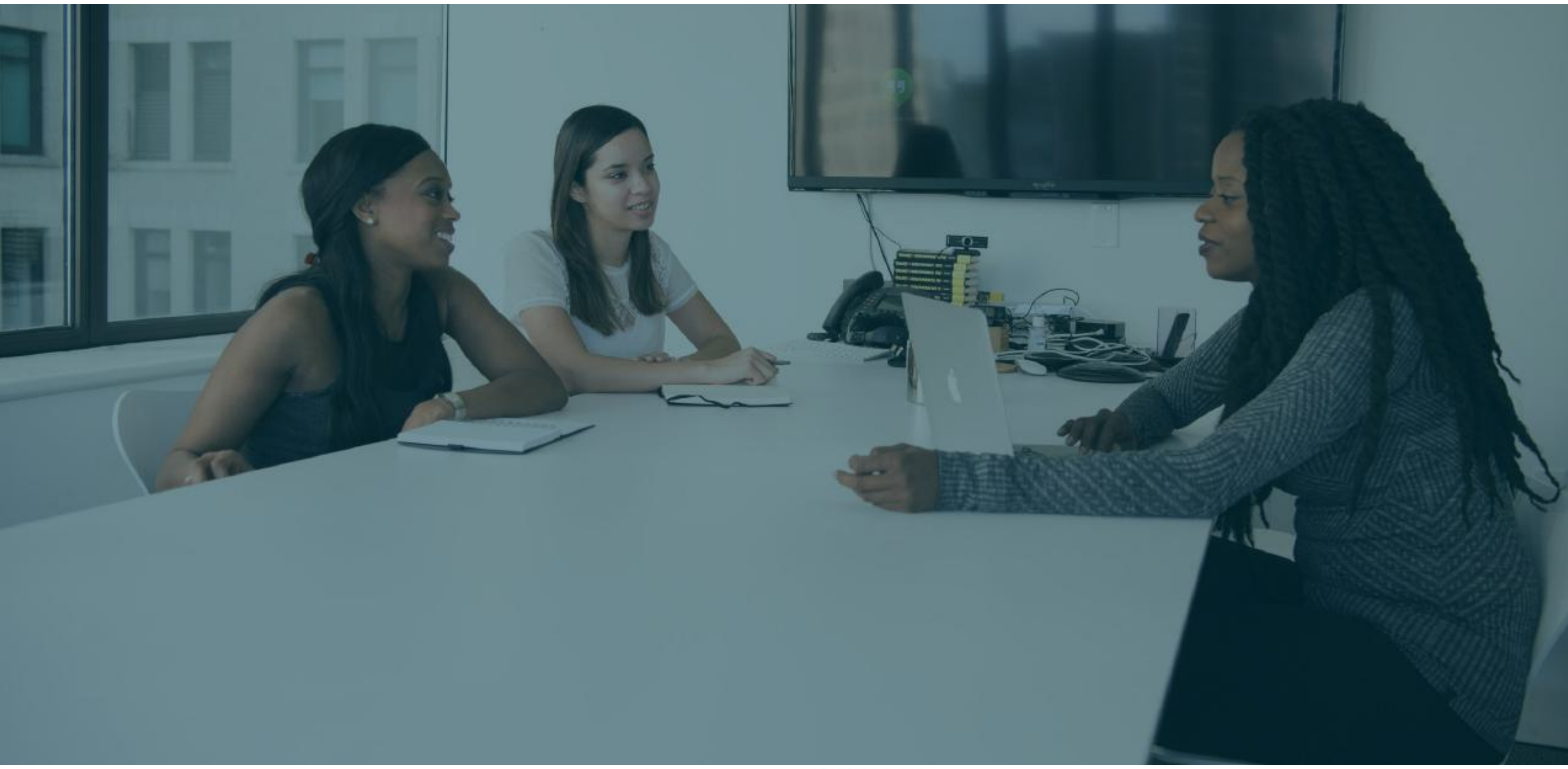
Contents

About us

The mortgage market changes all the time, not just in terms of mortgage characteristics and regulations, but also in the way banks and mortgage loan providers assess client applications. We pride ourselves on being up to date with regulation and the housing market. HypotheekVitaal is one of the fast growing financial advice groups in the Netherlands, with a strong track record of delivering sophisticated mortgage solutions.

As an independent intermediary, HypotheekVitaal understands the needs and the living goals of our clients. With this approach, we are acting in the best interests of our clients in advising, comparing, selecting, and mediating mortgages.

HypotheekVitaal (Quick Facts B.V.) has its registered office in Utrecht and is registered in the Trade Register with the following numbers 80964028. Hypotheekvitaal is registered with the Netherlands Authority for the Financial Markets (AFM) under license number 12049293. You can read more about HypotheekVitaal on the website: www.hypotheekvitaal.nl



Independent advice on mortgage essentials

Getting a mortgage as an expat presents unique challenges compared to Dutch citizens. Lenders often exercise caution with unconventional income sources like in case of foreign employment. In such situations, an independent mortgage advisor can be invaluable. We offer tailored-made advice based on your unique ties to the Netherlands and the origins of your funds. Advisors can also navigate constraints like loan caps at 90% of a property's market value, providing a more personalized and favorable mortgage solution.

While our online calculator can give you a reliable estimate of your borrowing capacity, an one-on-one consultation with our (expat) mortgage advisors will offer you a much more detailed and personalized assessment. These mortgage advisors are highly experienced in providing the answers and insights you will need for all aspects of your home purchase.

To get a good understanding of the mortgage options in the Netherlands, it is essential to familiarize yourself with two things: mortgage types and interest rates. That is why we will provide you with clear and accessible explanations of these key concepts, and align the mortgage offering with your individual preferences and priorities.

Our mortgage advice is completely independent. We only serve the interests of our clients and are not dependent on any lender. Our experienced and certified mortgage advisors only provide advice that suits you. In the Netherlands, we compare nearly 40 lenders, including your own bank. After comparing relevant mortgages and lenders, our mortgage advisors will work with you to select the mortgage with the most suitable terms, conditions and monthly costs. We take care of the entire settlement, from applying to closing the mortgage and related financial products.

In short, an independent mortgage advisor helps you to navigate through the complexities of the mortgage landscape, ensuring you meet all regulations while securing the best mortgage terms for your situation.

Nature of service

We assist our clients in the process of buying a home, advise on (mortgage) credit and insurance and mediate in the realization thereof. By virtue of our AFM license (AFM 12049293) we are allowed to perform the following activities for you:

- Advising and brokering mortgage loans
- Advising and brokering income insurance (in combination with wealth building products and/or mortgage loans)
- Advising and brokering in wealth building products
- Advising in units in investment institutions
- Advising and brokering in private non-life insurance (home and contents insurance in conjunction with mortgage credit)
- Advising and brokering checking and savings accounts

Hera Advies Centrum B.V. (AFM 12044880) performs the following work on behalf of HypotheekVitaal:

- Advising and brokering in private damage insurance / non-life insurance
- Advising and brokering in business insurance (property and casualty insurance)

The Mortgage advisory journey

The advisory process consists of **seven phases** with different focal points:

1. Orientation

2. Assessment & 3. Analysis

4. House Purchase Assistance

5. Advice & 6. Brokerage

7. Aftercare

Introduction to the Mortgage Process

Buying your first home is exciting — but also complex. There's a lot to consider: from your financial situation, to choosing the right mortgage type, to understanding the legal and tax implications. That's why we guide you step by step through the entire process, so you always know what to expect and where the journey is headed.

Before diving into the specific stages of the mortgage application, let's begin with an important concept that applies to many first-time buyers in the Netherlands: the starter mortgage.

A *starter mortgage* is the Dutch term commonly used for mortgages intended for first-time buyers. You may have already guessed that. The term might sound special, but in practice, the conditions for a starter mortgage don't fundamentally differ from regular mortgages — after all, you can never borrow more than your income allows.

The main reason this term is used is to make the process feel more approachable and accessible to new buyers. In essence, you're simply applying for a standard mortgage — but as a first-time buyer, you may have access to a few extra options that can make things easier or more flexible:

- **Parental guarantee:** You may be able to apply for a mortgage with your parents acting as guarantors. This is limited, but possible under certain conditions.
- **Longer repayment period:** Some lenders (e.g. ASR) offer 40-year mortgage terms. Be mindful that while monthly payments may be lower, total costs will be higher in the long run.
- **National Mortgage Guarantee (NHG):** Opting for NHG can give you better interest rates and additional protection in specific cases, such as job loss or divorce.
- **Flexible mortgage types:** As a starter, you can choose between different repayment structures — such as interest-only or annuity mortgages. These generally offer lower initial monthly payments than linear mortgages, since you're not repaying the full principal right away.

Introduction to the Mortgage Process

• **Starter loan (Starterslening)**: In some municipalities, you can apply for a supplementary starter loan to bridge the gap between your mortgage and the purchase price.

Understanding these options from the start will help you make informed choices throughout the mortgage process. In the next steps, we'll guide you through the key phases — from financial analysis to mortgage application, and everything in between.

Step 1: Orientation - Non-binding mortgage interview: the exploratory meeting

An exploratory meeting is usually conducted by phone — and at HypotheekVitaal, it's always without obligation. This gives us a chance to find out, in just 30 minutes, whether we may be of real value to you.

We can often give you immediate insight into your options. During this initial conversation, we'll focus on:

- **Your situation** – your identity, housing preferences and living goals
- **Our approach** – who we are, how we work, and what our pricing looks like
- **Your mortgage potential** – a first indication of what you might qualify for and what monthly payments could look like
- **Other considerations** – such as how certain types of insurance can help reduce financial risk
- **Tips for your home search** – if you haven't found a property yet, we'll share useful guidance. If you've already made an offer, we'll usually plan a consultation right away
- **Your personal checklist** – we'll activate your client portal with a checklist of required documents to prepare for the next steps

In the follow-up consultation, we'll walk you through the full range of services we offer and explain our rates in detail.

Checklist for the mortgage interview

- ▢ Your identity card or passport and a pay slip from the past 3 months – if you have not yet provided these during the first interview
- ▢ An employer statement, which should include a letter of intent if applicable
- ▢ Statements for savings accounts and investments
- ▢ An overview of any loans, even if you have already paid these off. You must also disclose any student debt.
- ▢ Printout of your pension overview from mijnpensioenoverzicht.nl
- ▢ Your income tax return for the past year
- ▢ If you plan to renovate, bring a renovation specification (particularly if applying for a construction deposit account)
- ▢ Purchase contract and appraisal report for the property

Your personal client portal includes a checklist of the documents required for the mortgage interview.

Easily upload your documents
At HypotheekVitaal, we like to prepare for the consultation as thoroughly as possible. That's why we kindly request that you submit all the mentioned documents at least 3 working days in advance. You can easily upload them in your secure environment. We'll provide step-by-step guidance and useful tips to help streamline the process, ensuring that the submission can often be completed in a single session. This will enable us to arrange your mortgage as quickly as possible.

Step 2 & 3: Assessment & Analysis: laying the financial foundation for a confident house search

In this next phase of your journey, we dive deeper. After the initial intake, it's time for a more comprehensive and strategic session: your second mortgage consultation.

Before we begin, we'll clearly outline our service assignment, so you know exactly what to expect and how we'll support you.

This in-depth meeting takes approximately 1.5 hours and is led by one of our experienced and certified mortgage advisors. It's designed to give you full financial clarity and a solid foundation for your home search in the Netherlands.

What we'll cover during this session:

1.. Your financial situation
We conduct a complete analysis of your income, debts (including study loans), savings and other assets — not only your current financial position, but also any foreseeable changes in the future.

2. The Dutch financial landscape
We walk you through how the Dutch mortgage market works:
• The role of banks and lenders
• Overview of Dutch mortgage types and how they compare
• What interest rates mean for you — now and over time

Step 2 & 3: Assessment & Analysis: laying the financial foundation for a confident house search

3. The housing market & culture

We help you to navigate the housing market in the Netherlands. The key to success

• Insight into current market trends and buyer behavior
• Cultural norms and unwritten rules in the buying process
• What to expect when negotiating or making an offer

4. Your mortgage potential & budget

Together, we'll determine your maximum mortgage and discuss the related gross monthly payments. This will help define a realistic and comfortable budget for your house search.

We also provide a tailored bidding and mortgage strategy — so when you find the right home, you can act with confidence and speed.

This session equips you with the financial insight and strategic tools you need to move forward — with clarity, confidence, and full support from our team.

Step 4: House Purchase Assistance: strategic support from *offer* to *agreement*

Buying a home involves more than just placing a bid — it's a careful process of analysis, negotiation, coordination, and legal review. In this phase, we'll be by your side to guide you through every critical step.

a. Offer & Negotiation support

Once you've found a property that feels like home, we help you move forward with confidence. Here's how we support you during this stage:

- **Valuation & Market insight**

We provide insight into the property's estimated market value and current market sentiment, based on comparable recent transactions in the area.

- **Viewing evaluation**
- **Bidding strategy**

We develop and advise on a tailored bidding strategy that aligns with your financial possibilities and the current market climate, helping you make a strong and competitive offer.

- **Initial due diligence**

We perform an initial review of the housing documents to identify any red flags or key points of attention.

- **Negotiation & Communication**

We handle all communication and negotiation with the seller or their real estate agent on your behalf.

- **Feedback & Updates**

Throughout the process, you'll receive timely updates and strategic feedback, so you're always informed and in control.

Step 4: House Purchase Assistance: strategic support from *offer* to *agreement*

b. Purchase agreement & Legal review

Once your offer has been accepted, it's time to finalize the details:

- **Review of the purchase agreement**

We review the purchase contract thoroughly to ensure your interests are fully protected before signing.

- **Detailed document check**

A comprehensive review of all housing documents is performed — beyond the basics — to identify potential risks or obligations tied to the property.

Our goal is to ensure that every document you sign is clear, fair, and fully understood.

c. Coordination of third-party services

To make the process as smooth and stress-free as possible, we can coordinate the involvement of trusted professionals. You will benefit from our carefully selected network — or we are happy to work with your own contacts if you prefer. Our network includes:

- **Certified translators**
- **Licensed appraisers (taxateurs)**
- **Independent building surveyors (bouwkundige keuring)**
- **Civil-law notaries**
- **Insurance and tax specialists (if needed)**

We take care of the logistics, so you can stay focused on making the right decision.

Step 5: Need a Mortgage? Time for an in-depth mortgage consultation

Have you found your future home and signed the purchase agreement? Then you are ready for the next step: arranging your mortgage. That's fantastic — a true milestone in your home-buying journey. Now it is time to move forward with clarity and confidence through a detailed mortgage consultation.

During this session, one of our certified mortgage advisors will guide you through all the key financial and practical decisions. We take the time to get it right — so you can make an informed, stress-free choice.

What we'll cover in your mortgage consultation:

• **Your financial situation**
We conduct a comprehensive analysis of your income, debts (including student loans), savings, and other assets — taking into account not only your current financial situation, but also any foreseeable changes in the future, such as retirement, unemployment, disability, or the death of either partner.
• **Mortgage structure**
We will help you choose the mortgage type that best suits your profile: annuity or linear, and explain how each affects your long-term costs.
• **Risk tolerance & fixed-rate period**
We will discuss your comfort with financial risk and the implications of different fixed-interest periods — stability vs. flexibility.

Step 5: Need a Mortgage? Time for an in-depth mortgage consultation

• **Lender comparison**
A breakdown of interest rates, processing times, risk categories, and conditions from a wide range of Dutch lenders — including your own bank.
• **Monthly cost breakdown**
We provide a clear and accurate calculation of your gross monthly mortgage payments, including a detailed breakdown of:
• *Repayment (principal)*
• *Interest payments*
• *Estimated tax deduction (mortgage interest relief)*

You'll also receive a transparent estimate of your net monthly costs with your selected lender(s), so you know exactly what to expect — both now and in the long term.

• **Risk protection**
Guidance on whether and how to insure yourself against potential life events like death, unemployment, or incapacity for work.
• *Death* – ensuring your partner or dependents can stay in the home
• *Unemployment* – protecting your ability to meet mortgage payments if your income suddenly stops
• *Incapacity for work* – offering financial stability in the event of long-term illness or disability Tax implications Key tax topics such as the mortgage interest deduction, and — if applicable — the Bijleenregeling (Dutch mortgage top-up regulation).

Step 5: Need a Mortgage? Time for an in-depth mortgage consultation

After the consultation
You will receive a personalized overview of the mortgage options that best match your financial situation and preferences — helping you make a well-informed and confident decision.

Advisory report
Based on the information collected in the previous steps and your mortgage consultation, you will receive a detailed advisory report. This report summarizes everything we have discussed — and most importantly, it outlines the mortgage options that best suit your financial situation and long-term goals.

The advisory report provides clear insight into:
• The affordability of your monthly payments, both now and in the future
• The financial risks you may face
• The recommended solutions to help you manage or mitigate those risks

Together, we will review the report to decide whether you wish to follow the full advice or make adjustments based on your preferences.

Once you have made your choice, you'll select the lender with whom you would like to apply for a mortgage — with guidance from your advisor. We will then initiate the application process on your behalf.

Step 6: Mortgage brokerage

Together with you, we compile a complete and accurate mortgage file. All information you provide is shared securely with the lender. From that moment on, your advisor takes over — monitoring the progress of your mortgage application and managing all steps on your behalf.

This includes:
• Communication with the lender, notary, real estate agent, and insurance providers
• Collecting and reviewing all required documents
• Monitoring deadlines and following up proactively
• Requesting third-party services such as property appraisals, architectural inspections, bridging loans, bank guarantees, and home insurance

To ensure the highest level of care, your file is reviewed by a second advisor — in line with our four-eye principle.

Additional services we offer:
• *Need term life insurance?*
If your mortgage requires it, we will arrange the application for you — completely taken care of.
• *Need a bank guarantee?*
We work with a trusted network of fast and reliable partners who offer competitive rates. We are happy to connect you with the right expert for your situation.

Step 7: Aftercare: ongoing support

Our service doesn't end once you've received the keys — we stay involved to ensure your mortgage continues to align with your life.
• We review the settlement statement issued by the notary to verify that all financial details are correct.
• We support you throughout the signing and closing process, offering guidance and answering any final questions

After you've moved into your new home, we remain a partner in your housing journey. For example: • We keep you informed about important changes that may affect your mortgage or financial planning
• We periodically review whether your current mortgage solution still fits your personal and financial situation
• We notify you well in advance when your fixed-interest period is coming to an end, so you can plan accordingly

And if you ever have questions — whether about your mortgage, related insurance, or financial adjustments — you're always welcome to contact us. We're here for the long run.

Financial compensation

You will receive a service agreement from us in which we agree with you what work we will perform and what fee is associated with it. The fee for advice and mediation for complex financial products such as mortgages, life insurance and disability insurance is charged directly to the client. On the other hand, for simple financial products, such as non-life insurance, the advisor can be rewarded via commissions that are incorporated in the premium. You can always ask your advisor what applies to you.

Our customer survey

As mortgage advisors, it's crucial to have a deep understanding of our clients, both for providing quality service and complying with legal requirements. In accordance with the Money Laundering and Terrorist Financing Act (Wwft), we are required to conduct a customer survey before offering our services. With such an investigation we keep the financial market safe and protect the reputation of HypotheekVitaal. This customer research includes checking your identity data on the basis of your passport or ID card in combination with other documents. This is how we establish your identity. If additional information is necessary, we will contact you.

Privacy

To provide you with the best service, we require your personal data. We want to assure you that we handle your information with the utmost care and confidentiality. For details on how we handle your personal data, please refer to our privacy statement.

You'll receive information from us by mail or email. If you wish to stop receiving this information, please let us know. To unsubscribe by mail, send a letter to:
HypotheekVitaal
Parijsboulevard 209 (219)
3541 CS Utrecht

You can also unsubscribe by sending an email to privacy@hypotheekvitaal.nl and specifying the correspondence you wish to stop receiving.

Not satisfied with our service?

HypotheekVitaal aims for excellent service. Your opinion is essential to us. Do you have a complaint? Please let us know, and we will work together to find a suitable solution. You have the option to express your complaint by contacting your mortgage advisor by phone or in writing.

Not satisfied with your advisor's complaint handling?

If you can't resolve the issue with your advisor. In such cases, please send an email to klacht@hypotheekvitaal.nl. In this e-mail, please include:

- Who your advisor is;
- Why you are dissatisfied with the handling of your complaint.

To assess your complaint properly, please include relevant correspondence. You will be notified of the timeframe for handling the complaint within two weeks of receiving your email.

Still haven't managed to solve your dissatisfaction?
You can express your dissatisfaction to the Financial Services Complaints Institute (KiFiD - Klachteninstituut Financiële Dienstverlening) within three months of receiving our final response:

KiFiD - Klachteninstituut Financiële Dienstverlening P.O. Box 93257
2509 AG The Hague
T 0900 355 22 48 | info@kifid.nl | www.kifid.nl
KiFiD affiliation number: 300.018572

If you do not want to use this option, you can also go directly to the civil court. The complaint procedure can be found here.

General conditions

We have a number of agreements about our services that apply to everyone. You can think of the agreements about the payment of our services or how we communicate with you / inform you. You can read more about this in out general terms and conditions.

Address details

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