



Services Guide De Hypotheker



Jazeker. De Hypotheker.



Jazeker. De Hypotheker.

This Service Guide gives you information about what services you can expect from De Hypotheker, how supervision is arranged and where to go with your complaints.

Who we are

Since 1985, over one million people have trusted us to help them with one of the most important things in their lives: their home. We are The Netherlands' largest independent intermediary in advising, selecting and mediating mortgages. You can also come to us for other financial housing matters such as insurance. Our goal? That our customers can live in their own homes without having to worry. Now and in the future. 'Jazeker'.

The Hypothekers Associatie B.V. (hereinafter: DHA) is the umbrella organization under which all franchisees of De Hypotheker are affiliated. DHA has its registered office in Rotterdam and is registered in the Trade Register under number 24187850. DHA is registered with the Netherlands Authority for the Financial Markets (AFM) under license number 12010105.



Transparent and independent mortgage advice

Our mortgage advice is independent. We serve only the best interests of our clients. Thus, our experienced and certified mortgage advisors provide advice that is right for you. We compare more than 40 lenders, including your own bank. After comparing relevant mortgages and lenders, our mortgage advisors and you select the mortgage with the most suitable terms and monthly costs together. We take care of the complete settlement, from an interest rate offer to closing the mortgage and related products.

Nature of service

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

- Advising and mediating in consumer credit
- Advising and mediating in mortgage credit
- Consulting and mediating in income insurance
- Advising and mediating in private nonlife insurance
- Advising and mediating in wealth building products
- Advising on units in investment institutions



Our consulting process consists of 6 steps

Step 1: Intake

During the intake interview you will gain insight into the steps needed to realize your plans and how we can advise, help and relieve you of worries during the process. We will then inform you about the cost of our services, what follow-up steps we will take and what is required to receive appropriate advice. We also discuss your wishes and goals so we know what is important to you.

In addition, we examine where your priorities lie when certain choices have to be made around the mortgage loan and the associated monthly costs. We also map out what your current housing costs are, what you have arranged now and look at the options for realizing your wishes. This gives you insight into your current financial situation, the feasibility of your wishes and the various possibilities.

Step 2: Taking stock

During this step, we map out your personal financial situation. As part of this, we discuss, among other things, your wishes and goals.

To give you these insights during the intake interview, our advisor needs data from you. You can provide this through our customer portal. De Hypotheker works with source data that customers can easily provide through the Ockto app.

This app navigates you through various government sources through DigiD and retrieves the information your advisor needs for your mortgage application. This method ensures that you always provide the correct data to your advisor. If data is needed that cannot be retrieved from the sources, such as a pay stub or divorce covenant, you can use our upload option in the same online environment.

Step 3: Analyse

After we have formed a good image of your wishes and situation, now and in the future, we will analyse this data. Based on this data, we will make a first selection of possible forms of mortgage loans and related products that fit your situation. In this stage, the advisor explains the various options and indicates what we believe are appropriate options for you.

Step 4: Advise

Based on the data collected in the previous steps, the advisor gives you specific advice on what is needed to realize your plans. The advisor documents this advice in an advisory report, so you can read it at your pace. The advisory report provides insight into the affordability of the monthly costs now and in the future, the financial risks you face which you cannot handle yourself and the solutions we recommend for them.

In addition, we can guide you in finding related services needed to meet your financing needs and insurance solutions.

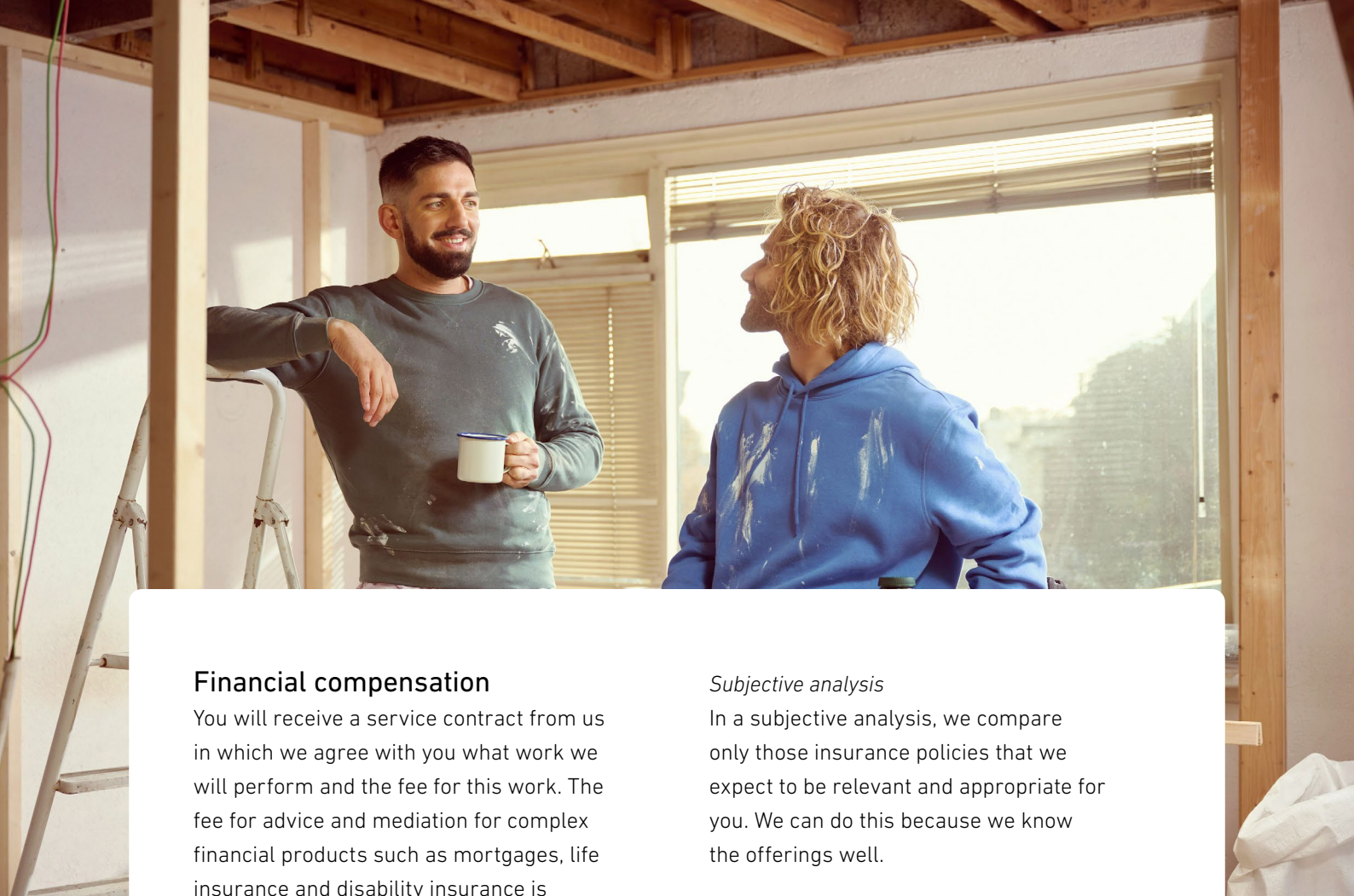
Step 5: Mediate

We request an interest rate offer from the lender and/or a quotation from the insurer that fits your needs and goals. If a suitable product or solution cannot be offered, we investigate what alternatives are available.

Once you agree to the binding mortgage offer and have signed, we monitor the progress of your dossier and do our utmost to relieve you of any worries, for example with the contact with the notary, lender and/or insurance company. At the conclusion of the advice and mediation process we check the draft notarial deed and statement and the newly issued policies of life and non-life insurance.

Step 6: Aftercare

We will inform you of important relevant changes. You will receive an annual questionnaire from us with which you can communicate your most important financial and personal changes. If you have any questions about your current mortgage or related products, please contact us. Depending on the (advisory) work, costs may be involved.



Financial compensation

You will receive a service contract from us in which we agree with you what work we will perform and the fee for this work. The fee for advice and mediation for complex financial products such as mortgages, life insurance and disability insurance is charged directly to you, the client.

Non-life insurance advice

In addition to financial advice, we are also happy to help you with advice on the most suited non-life insurance. Here we answer the question of which risks you can bear yourself and when insurance is a suitable solution.

In doing so, you can count on:

- Advice on appropriate insurance
- Fast and efficient process
- Good claims handling

Depending on your situation and the (insurance) products we examine for you, there are two possible analyses. Below we explain the different options available:

Subjective analysis

In a subjective analysis, we compare only those insurance policies that we expect to be relevant and appropriate for you. We can do this because we know the offerings well.

Objective analysis

When necessary, we conduct an objective investigation. This means that we compare a sufficient number of insurance policies to determine which one best suits your needs and desires. This does not always mean that we include all insurance in the analysis.

We receive commission from the insurer which is part of the premium of the insurance you pay as a customer. The amount of the commission depends on the amount of the premium. Below is an overview of the average monthly fee we receive per insurance type.

Type of insurance	Average monthly fee
Liability insurance	€ 1.03
Home contents insurance	€ 2.95
Home insurance	€ 5.36
Legal aid insurance	€ 4.16
Family accidents insurance	€ 1.83
Valuables insurance	€ 2.00
Outdoor coverage	€ 1.61
Car third-party liability insurance	€ 5.27
Car third-party liability + limited cover insurance	€ 6.40
Car third-party liability comprehensive cover insurance	€ 8.31
Motorcycle third-party liability insurance	€ 1.04
Motorcycle third-party liability + limited cover insurance	€ 1.99
Motorcycle third-party liability comprehensive cover insurance	€ 5.40
Moped insurance	€ 1.74
Continues Travel insurance	€ 2.55
Bike insurance	€ 0.69
Caravan insurance	€ 4.90

Customer survey

As a mortgage advisor, it is important for us to know our clients well, but this is also an important part of our service provision from a legal perspective. Under the Money Laundering and Terrorist Financing (Prevention) Act (Wwft), we can only offer our services after we have conducted a customer survey. With such research we keep the financial market safe and protect the reputation of De Hypotheker. This customer due diligence includes checking your identity details on the basis of your passport or ID card in combination with other documents. This is how we establish your identity. Sometimes we may need additional information for which we will contact you.

Your customer data

Ockto makes providing the necessary data for your mortgage application easier. Data provided through Ockto source data is kept in a digital Ockto vault for up to 90 days so we can mediate for you. You can always place a request to remove your data from this vault sooner. Your information is then only stored with De Hypotheker and can no longer be used for mediation with a lender.

Privacy

In order to be of service to you, we need your personal data. Naturally, we will handle these with care and confidentiality. More information on how we handle your personal data can be found in [our privacy statement](#).

You will receive information from us by mail or e-mail. Do you no longer want to receive this information? Please let us know. Unsubscribe by mail by sending a letter to:

De Hypothekers Associatie B.V.
Antwoordnummer 5335
3000 VB Rotterdam
A stamp is not required.

You can also unsubscribe by sending an email to privacy@hypotheker.nl with a description for which correspondence you want to unsubscribe.

Not satisfied with our services?

De Hypotheker strives to provide excellent service. In doing so, your opinion is very important. Do you have a complaint? Let us know and together we will find a possible solution. You can make your complaint known by contacting your mortgage advisor by telephone or in writing or by completing and submitting our [online form](#).

Not satisfied with your advisor complaint handling?

You may not be able to reach a solution with your advisor. In that case, send an e-mail to the [Consumer Disputes Department](#). In this email, mention:

- Which office of De Hypotheker you visited;
- Who your advisor is;
- Why you are dissatisfied with the handling of your complaint.

For a proper assessment of your complaint, we ask that you also include relevant correspondence. After receiving your mail, you will be informed within two weeks within which timeframe the complaint will be handled.

Does the Consumer Disputes Department fail to resolve your dissatisfaction? You then have the option of making your dissatisfaction known to the Financial Services Complaints Institute (KiFiD) within three months of receiving our final response.

Financial Services Complaints Institute
PO Box 93257 - 2509 AG The Hague
T 0900 355 22 48 | info@kifid.nl | www.kifid.nl
(KiFiD affiliation number: 300.006571)

If you do not want to use this option, you can also go directly to the civil courts.

Address details central organization

De Hypothekers Associatie B.V.
Fascinatio Boulevard 1302
2909 VA Capelle aan den IJssel
T 0800-1480
info@hypotheker.nl

General conditions

We have a number of agreements regarding our services that apply to everyone. For example the agreements about payment for our services or how we communicate with you to inform you. More information can be read in our [terms and conditions](#).