



## Comparison Card Mortgage

On this comparison card, you will find the information about our financial service. By collecting multiple comparison cards, you can compare financial service providers with each other. Having orientation conversations with different financial service providers can help you determine which one suits you best.

www.inexpafin.nl  
085 - 0580056  
info@inexpafin.nl

### What can this financial service provider do for you?

	Mortgage	Insurances
<b>Providing advice and arranging contracts</b> We look to your personal situation. Then, we advise on the suitable mortgage/insurance. We also ensure that you can finalize the contract.	✓	✓
<b>Contract arrangement only</b> You choose a mortgage/insurance yourself. We ensure that you can finalize the contract.	✗	✗
<b>Advice only</b> We look to your personal situation. Then, we advise on the suitable mortgage/insurance.	✗	✗

Curious about the types of mortgages and insurances for which the financial service provider offers this service?  
The service of this financial service provider applies to:

✓ Annuity mortgage	✓ Life insurance <sup>1</sup>
✓ Linear mortgage	✓ Disability insurance <sup>2</sup>
✓ Savings mortgage	
✗ Investment mortgage	
✓ Interest only mortgage	
✗ Life mortgage	
✗ Credit mortgage	

This comparison card only lists insurances alongside your mortgage. The financial service provider may also offer other insurances. Please ask for it during the appointment.

Would you like to know what to consider when choosing a financial service provider? Visit [www.wijzeringeldzaken.nl/vergelijkingskaart](http://www.wijzeringeldzaken.nl/vergelijkingskaart).

<sup>1</sup> When finalizing the mortgage, you can also take out life insurance. With life insurance, your relatives receive a sum of money if you pass away. They can use this amount, for example, to partially or fully pay off the mortgage.

<sup>2</sup> When finalizing the mortgage, you can also opt for payment protection insurance, also known as 'woonlastenverzekering'. Due to payment protection insurance, you may receive benefits for your housing expenses if you become disabled or unemployed.

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### How can you get financial advice from this service provider?

You can get advice in various ways. The dark blue icons indicate what is possible with this financial service provider. Sometimes, a combination is also possible. The method of providing advice may affect the costs. Please inquire with the financial service provider about the differences in costs.



At our office



At your home



By video call



By phone



Online

### Does this financial service provider offer independent advice?

Independent advice on products must meet two conditions.

#### Mortgage

##### Condition 1: Compare enough mortgages

This financial service provider meets this condition.  
They compare enough mortgages.

##### Condition 2: Not exclusively mortgages from connected providers

This financial service provider meets this condition.

#### Insurances with the mortgage

##### Condition 1: Compare enough insurances

This financial service provider meets this condition.  
They compare enough insurances.

##### Condition 2: Not exclusively insurances from connected providers

This financial service provider meets this condition.



Yes, independent



Yes, independent

### Why should you choose this financial service provider?

Visit Independent Expat Finance and experience the difference of personalized and reliable mortgage services. Schedule your appointment today at our location in Haarlem or if you prefer, set up a video-based appointment from the comfort of your own home.

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### What do you pay this financial service provider?

You will find only average prices here. The average price customers pay in a similar situation. The more complex your financial situation is, the higher your fee will be. Your financial service provider will inform you about the exact price. Always have agreements documented, so you know what the financial service provider is doing for you and how much you are paying for it.

	In employment		Self-employed	
	Never bought a house before	Previously bought a house	Never bought a house before	Previously bought a house
<b>Providing advice and arranging contracts</b>	2.895,-	3.195,-	3.195,-	3.495,-
Contract arrangement only	×	×	×	×
Advice only	×	×	×	×

### What can this financial service provider do for you in the future?

Whenever there are changes in your personal situation, always get back to a financial service provider. These changes might mean that the mortgage/insurance no longer suits your situation. For example, due to changes in your family situation or income. Then, you may be paying too much or taking on more risk than you would like.

You can always go back to a financial service provider for an orientation conversation. If there is a significant change in your mortgage and/or insurance, the financial service provider or provider itself will contact you without charging a fee.

<p><b>Does this financial service provider also offer maintenance services? <sup>3</sup></b></p>	
<p>For more information about other services in the future, please visit the website of your financial service provider.</p>	

<sup>3</sup>With maintenance services, a financial service provider can monitor changes that may require adjustments to your mortgage or insurance.