

● AFM COMPARISON CARD · MORTGAGE

# What I can do for you.

This card sets out my services in a standard format prescribed by the Dutch financial authority (AFM). Collect cards from a few advisors, have a short orientation call with each, and decide who fits you best. Drawn up on 25 May 2026.

## 01 SERVICE MODES

### How I work with you



#### Advice + arranging the contract

I look at your personal situation, advise which mortgage or insurance suits you, and arrange the contract end-to-end. This is the only service I offer — full-service, all the way to the keys.



#### Arranging the contract only

You pick the mortgage or insurance yourself. The advisor only arranges the contract. — Not offered.



#### Advice only

The advisor reviews your situation and recommends a product, but doesn't arrange the contract. — Not offered.

## 02 PRODUCT SCOPE

### Which mortgages and insurance products this applies to

#### Mortgage

- ✔ Annuity mortgage (annuïteitenhypotheek)
- ✔ Linear mortgage (lineaire hypotheek)
- ✔ Interest-only mortgage (aflossingsvrije hypotheek)
- ✔ Savings mortgage (spaarhypotheek)
- Investment mortgage (beleggingshypotheek)
- Life mortgage (levenhypotheek)
- Credit mortgage (krediethypotheek)

#### Insurance alongside the mortgage

- ✔ Term life insurance <sup>1</sup> (overlijdensrisicoverzekering)
- Payment protection <sup>2</sup> (betalingsbeschermer)

<sup>1</sup> With a term life policy, your survivors receive a sum if you die, which they can use to pay off (part of) the mortgage.

<sup>2</sup> Payment protection (also called woonlastenverzekering) pays toward your housing costs if you become unable to work or unemployed.

This card lists only insurance products taken alongside a mortgage. Ask in our call about other policies if needed.

#### FINANCIAL SERVICE PROVIDER

**yourdutchmortgage.com**

Jozeef — independent mortgage advisor for expats.

#### GET IN TOUCH

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## 03 ADVICE CHANNELS

## How you can get advice from me

You can be advised in different ways. The highlighted tiles show what I offer; combinations are usually possible. The channel can affect the cost — ask me about the differences in our orientation call.

 At my office NOT OFFERED	 Video call AVAILABLE	 Online AVAILABLE	 At your home NOT OFFERED	 Phone call AVAILABLE
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## 04 INDEPENDENCE

## Do I give independent advice?

Independent advice on a product must meet two conditions. I meet both for mortgages and for the insurance I advise on.

<b>Mortgage</b> ● Yes — independent <ul style="list-style-type: none"><li>✓ I compare enough mortgages. I work with the broad Dutch lender market, not a single bank's catalogue.</li><li>✓ I am not tied to specific providers. No exclusive lender relationships and no producer-fed product preferences.</li></ul>	<b>Insurance alongside mortgage</b> ● Yes — independent <ul style="list-style-type: none"><li>✓ I compare enough insurers. Term-life quotes are pulled from across the Dutch market for each client.</li><li>✓ I am not tied to specific insurers. No exclusive arrangements with any insurer or distribution partner.</li></ul>
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## 05 WHY CHOOSE ME

One advisor. Built for expats. I translate the Dutch mortgage system — NHG, hypotheekrenteaftrek, BKR — into plain English, compare offers from across the lender market, and stay with you from first call to keys in hand.

— Jozef · yourdutchmortgage.com

## 06 WHAT IT COSTS

## What you pay me

You'll find average prices below. The average is what clients in a comparable situation typically pay; the more complex your situation, the more you'll usually pay. I'll quote the exact price for your case before we start, and put it in writing.

SERVICE	IN EMPLOYMENT		SELF-EMPLOYED	
	FIRST HOME	ALREADY OWNED	FIRST HOME	ALREADY OWNED
<b>Advice + arranging the contract</b> FULL SERVICE	<b>€2.995</b> ONE-OFF	<b>€3.595</b> ONE-OFF	<b>€3.495</b> ONE-OFF	<b>€4.095</b> ONE-OFF
<b>Arranging the contract only</b> NOT OFFERED	—	—	—	—
<b>Advice only</b> NOT OFFERED	—	—	—	—

You pay a single fee for my advice and arranging your mortgage. The amounts shown are guide prices; the exact figure depends on your personal situation and is agreed before we start.

## 07 ONGOING SERVICE

## Do I also offer maintenance services?

**Yes —  
on request**

**Fixed fee per review.** No subscription. If your circumstances change (income, family, address, second property), book a paid check-in and I'll review whether your mortgage or insurance still fits. You pay per review, not per month. With maintenance services, the advisor watches with you for changes that mean your mortgage or insurance needs adjusting.

## 08 IN THE FUTURE

## What I can do for you later on

Always come back to an advisor when your personal situation changes — family, income, or otherwise — because the mortgage or insurance may no longer fit, and you may be paying too much or running more risk than you want.

You can always come in for an orientation call at no cost. If there's an important change in your mortgage or insurance, your advisor or product provider will contact you, and you don't pay for that.

More on future services at [yourdutchmortgage.com](https://yourdutchmortgage.com).