Comparison chart

Mortgage

This comparison chart contains information about our financial services. By collecting the comparison charts of various financial service providers, you can compare their services and, after an orientation meeting with each, you can determine which one best suits your needs.

What can this financial service provider do for you?

<table>
<thead>
<tr>
<th>What can this financial service provider do for you?</th>
<th>Mortgage</th>
<th>Mortgage insurance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Give advice and arrange a contract</strong></td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>We look at your personal situation and then advise you on which mortgage/insurance product is suitable. We also arrange for you to conclude the contract.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Arrange the contract only</strong></td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>You choose a mortgage/insurance product on your own. We arrange for you to conclude the contract.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Give advice only</strong></td>
<td>✗</td>
<td>✗</td>
</tr>
<tr>
<td>We look at your personal situation and then advise you on which mortgage/insurance product is suitable.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The financial service provider offers these services for the mortgages and insurance policies ticked in green below:

- ✓ Annuity mortgage
- ✓ Linear mortgage
- ✓ Savings-based mortgage
- ✓ Investment mortgage
- ✓ Interest-only mortgage
- ✓ Endowment mortgage
- ✓ Credit mortgage

- ✗ Term life insurance
- ✗ Payment protector

This comparison chart only shows insurance that can be combined with your mortgage. The financial service provider may also offer other types of insurance. You can ask about this during your orientation meeting.

To find out what to look for when choosing a financial service provider, check [www.wijzeringeldzaken.nl/vergelijkingskaart](http://www.wijzeringeldzaken.nl/vergelijkingskaart)

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1 If you take out a mortgage, you can also take out term life insurance. With term life insurance, if you die your surviving relatives receive a cash benefit they can use to pay off all or part of the mortgage, for example.

2 If you take out a mortgage, you can also take out a payment protector, also referred to as mortgage payment protection insurance. With this insurance, you receive a benefit you can use for your living expenses if you become incapacitated for work or unemployed.
Comparison chart

**Mortgage**

How can you get advice from this financial service provider?

There are several ways you can get advice. The dark blue icons show what your options are with this financial service provider. A combination is sometimes also possible. The way in which advice is given can affect the fees. Ask the financial service provider about differences in fees.

- At a branch
- At your home
- Video call
- Phone call
- Online

Does this financial service provider give independent advice?

Independent advice on products must meet two conditions.

**Mortgage**

**Condition 1: include enough other mortgages in the comparison**
This financial service provider does not meet this condition. They only give advice on their own mortgage products, meaning they do not compare these with mortgages from other providers.

**Condition 2: not exclusively mortgages from affiliated providers**
This financial service provider does not meet this condition because it only provides advice on and recommends its own products.

**Mortgage insurance**

**Condition 1: include enough other policies in the comparison**
This financial service provider does not meet this condition because it only provides advice on and recommends its own insurance products.

**Condition 2: not exclusively insurance from affiliated providers**
This financial service provider does not meet this condition because they do not give advice on insurance products.

Why should you choose this financial service provider?

ABN AMRO believes that a mortgage should be compatible with the personal situation and wishes of its clients, which is why we continue to adjust and develop our products and services. Our specialist mortgage advisers are always ready to provide our clients with personal mortgage advice, and together with the client we look for a product with the right fit for them. ABN AMRO does everything it can to ensure that clients can enjoy their home with no worries, now and in the future.
Comparison chart

Mortgage

What will you need to pay this financial service provider?

The amounts shown below are average charges. The average charge is the fee clients pay in a comparable situation. In general, the more complex your financial situation, the more you will need to pay. Your financial service provider will tell you exactly how much you will pay for their services. Be sure to always have agreements recorded so that it is clear what the financial service provider will be doing for you and how much you will pay for that.

<table>
<thead>
<tr>
<th>Paid employment</th>
<th>Self-employed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>First-time homeowner</td>
<td>€ 2,000</td>
</tr>
<tr>
<td>Has owned a home before</td>
<td>€ 2,600</td>
</tr>
</tbody>
</table>

- Give advice and arrange a contract
- Arrange the contract only

The costs depend on the product and/or service you purchase. You can find the overview at: 
[https://www.abnamro.nl/nl/prive/hypotheken/hypotheek-afsluiten/hypotheekadvies/kosten.html](https://www.abnamro.nl/nl/prive/hypotheken/hypotheek-afsluiten/hypotheekadvies/kosten.html)

When arranging a contract without advice, you will need to take the knowledge and experience test.* You choose the product yourself. This means that you assess whether the product is suitable for your situation on your own, without the help of an adviser.

* For many financial products, you are required to take a knowledge and experience test, in which you answer questions about the product and the risks associated with the product. This way, you can see whether you know enough about the risks, and the results help you determine whether it is responsible for you to arrange a contract without advice.

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

Always consult a financial service provider if your personal situation changes. Depending on the changes, the mortgage/insurance may no longer be right for you in your current situation. Perhaps your family situation or income has changed, for example, and then you may be paying too much or running more risk than you are comfortable with.

You can always contact a financial service provider to arrange an orientation meeting. If there is a significant change to your mortgage and/or insurance policy, your financial service provider or insurance provider will contact you free of charge.

Does this financial service provider also offer review services?³

Visit the website of your financial service provider for more information about other services in the future.

³ When a financial service provider offers review services, they work with you to see whether there are changes that require an adjustment to your mortgage or insurance.