

# Service guide

## Who is Viisi Mortgages?

Viisi Mortgages helps you with financing a home, the necessary insurance and provides extensive financial advice. Our advisers have all completed an academic education and have the necessary professional specialist diplomas. We also have an experienced team of mortgage assessors in-house to make the financing process as smooth as possible.

We can advise and guide you in the field of mortgages, term life insurances, income insurances and non-life insurances.

We are also an independent company. No bank, insurer or other provider of financial products has voting rights or a share in our capital.

## Quality assurance

Viisi's services are based on quality and expertise. All advisers have completed an academic education. They also have the necessary specialist diplomas that fall under the Financial Supervision Act. In addition, our advisers are permanently trained to stay informed of the latest developments in the market. Our advisers are certified by various independent recognition institutes, including:

- [Federatie Financieel Planners](#)
- [Stichting Erkend Hypotheekadviseur](#)

Viisi is registered with the following authorities:

- Autoriteit Financiële markten (AFM): 12039833
- Klachten Instituut Financiële Dienstverlening (KiFiD): 300.014418
- Handelsregister van de Kamer van Koophandel (KvK): 51607182

Because of our services, Viisi has access to your personal data. In accordance with the General Data Protection Regulation (GDPR), these will not be made available to third parties without your consent.

## Selection of providers

Viisi periodically compares and selects the financial products offered by financial institutions. We strive to work with financial institutions that offer products that add value to our customers / target group.

## Compensation

We always agree with you in advance the manner and amount of the fee for our services. We use the following *basic rates*:

Your first home	€ 2.895
Your next home	€ 3.295
Refinance mortgage	€ 3.295

### **Entrepreneurs pay an additional fee**

If you are registered as an entrepreneur at the Chamber of Commerce (KvK), then your mortgage application requires extra attention. More information will be required in order to assess your financial position. In many cases, a more extensive approval process will be applied by the mortgage lender. Naturally, we also want to be able to give entrepreneurs all our attention. For this reason, we charge the following additional fees:

Sole proprietorship / Entrepreneur IB	€495
Limited Liability / Entrepreneur DGA / BV	€ 995
Second Sole proprietorship / Entrepreneur IB	€ 245
Second Limited Liability / Entrepreneur DGA / BV	€ 495
More than two enterprises	€ 115 per extra enterprise
Entrepreneurs' income is <i>not</i> required to be eligible for financing	€ 250

In addition, many lenders charge extra costs (€ 300-600) to determine your entrepreneur's income. Your Viisi advisor can provide you with more information.

### **Additional mortgage services**

In addition to the basic rates, there are several extra mortgage services that we offer. An up-to-date overview can be found here: [viisi-expats.nl/our-rates](https://viisi-expats.nl/our-rates)

An hourly rate applies to work that we carry out on request after the mortgage deed has been passed (continuous assistance). We use two rates for this: **€ 200 (advisor) / € 75 (support)**.

## What else can we help you with?

We also help you to request an **appraisal report**. When applying for a mortgage, the appraisal report is one of the most important documents for the lender. With this report it can be substantiated that the home, the collateral for the mortgage, is worth sufficient.

We are happy to initiate the appraisal for you, so that you can be sure that the report is drawn up quickly and that it matches your mortgage application properly.

When you reach an agreement with the seller of the house, the selling party often demands that you as the buyer, pay a security deposit or have a **bank guarantee**. This gives the seller more security that you will actually buy the house.

We would gladly help you to obtain this bank guarantee and provide you with an insight in the costs. Some parties do not charge a fee for this, while others may charge a fee of up to 1% of the security deposit.

Finally, we can help you apply for a **technical inspection** and find a **suitable notary**.

## Complaints

We do our utmost to help you as best we can. Should it be the case that you are dissatisfied with the services we have provided, please let us know. If your dissatisfaction or complaint has not been resolved to the full satisfaction of your own Viisi advisor, you can send the complaint to [hello@viisi.nl](mailto:hello@viisi.nl) to the attention of the management team. State clearly in the subject that it concerns a complaint. Our complaints procedure is as follows:

1. After receiving the complaint, we will send an official confirmation by email. The complaint is registered with us in the internal complaints register. You can expect a

substantive response from us within three weeks at the latest.

**2.** Complaints are always discussed in the management team.

**3.** We usually first contact you by telephone. Together with you, we investigate how we can resolve the dissatisfaction and possible damage. We will then respond by email with a substantive response.

If you are not satisfied with the outcome, you can submit a complaint to the Klachteninstituut Financiële Dienstverlening (KiFiD) after you have completed the complaints procedure with Viisi. Viisi is bound to follow KiFiD's rulings. We therefore act at the discretion of the KiFiD Disputes Committee.