Service guide

Who is Viisi Mortgages?

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

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

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 hold the necessary specialist diplomas required under the Financial Supervision Act. In addition, our advisors are continuously trained to stay informed of the latest market developments. Our advisors 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

As a result 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 provide products that add value to our customers/target group.

Compensation

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

Your first home	€ 3.295
Your next home	€ 3.595
Mortgage for entrepreneurs	€ 4.295
Refinance mortgage	€ 3.595

Additional mortgage services

In addition to the basic rates, we offer several extra mortgage services. An up-to-date overview can be found here: viisi-expats.nl/our-rates

An hourly rate applies to work we carry out on request after the mortgage deed has been passed (for continuous assistance). We use two rates: **€ 300 (advisor) / € 100 (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 essential documents for the lender. This report confirms that the home, the collateral for the mortgage, has fair value.

We are happy to initiate the appraisal for you so you can be sure the report is prepared in time and accurately matches your mortgage application.

When you reach an agreement with the seller of the house, the seller often requires you, as the buyer, to pay a security deposit or provide a **bank guarantee**. This gives the seller more security that you will actually buy the house. We would gladly help you obtain this bank guarantee and provide an estimate of the costs.

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

And when the mortgage has been arranged, we can also help you with **insurance** for your family and home (non-life insurance) and with advice on financial planning and **wealth management**.

Lastly, Viisi works with a network of partners to provide extra support, including free help with filing your provisional **income tax return**. Check out viisi-expats.nl/friends to learn more.

Complaints

We strive to provide you with the best possible service. However, if you are dissatisfied with our services, we would like to hear from you. If your concern or complaint has not been resolved to your full satisfaction by your Viisi advisor, you can submit it to hello@viisi.nl, addressed to the management team. Please clearly state 'Complaint' in the subject line. Our complaint 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.

2. Complaints are always discussed in the management team.

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

If you are unsatisfied with the outcome, you can submit a complaint to the Klachteninstituut Financiële Dienstverlening (KiFiD) after completing the complaints procedure with Viisi. Viisi is bound to follow KiFiD's rulings. We, therefore, act at the discretion of the KiFiD Disputes Committee.