

Comparison chart Mortgages

This comparison chart contains information about our financial services. You can compare financial services providers by collecting multiple comparison charts. By holding exploratory discussions with different financial services providers, you can determine which of them suits you best.

buro philip van den hurk
Parklaan 58 in Eindhoven
and
Mr. E.N. van Kleffenstraat 4 in Arnhem
www.burophilipvandenhurk.nl
+31(0)40 - 246 3265 and
+31(0)26 - 205 1028
info@burophilipvandenhurk.nl

How can this financial services provider help you?

	Mortgage	Insurance with the mortgage
Giving advice and arranging the contract We first look at your personal situation and then advise you on which mortgage/insurance suits you best. We also make sure that you can conclude the contract.	✔	✔
Only arranging the contract You choose your own mortgage/insurance. We make sure that you can close the contract.	✘	✘
Only giving advice We first look at your personal situation and then advise you on which mortgage/insurance suits you best.	✘	✘

Here's a list of the types of mortgages and insurance this financial services provider offers:

- ✔ Annuity mortgage
- ✔ Linear mortgage.
- ✔ Savings mortgage
- ✔ Investment mortgage.
- ✔ Life insurance mortgage
- ✔ Credit mortgage
- ✔ Term life insurance 1
- ✔ Payment protection 2

This comparison chart only shows insurance in combination with your mortgage. The financial services provider may also offer other types of insurance. Please ask about this during the meeting.

To know what you should look for when choosing a financial services provider, please visit www.wijzeringeldzaken.nl/vergelijkingskaart.

¹ When you take out a mortgage, you can also take out term life insurance. Term life insurance means your next of kin receives a lump sum when you die. They can use this, for example, to pay off the mortgage, either in full or in part.

² When you take out a mortgage, you can also take out payment protection. With payment protection (also known as income protection or living expenses insurance) you receive, for example, an allowance for your living expenses if you become disabled or unemployed.

This comparison chart contains information that the financial services provider is obliged by law to provide you with. This comparison chart was compiled on 10 October 2023.

Comparison chart

Mortgage

How can you get advice from this financial services provider?

There are different ways you can get advice. The dark blue icons indicate how you can get advice from this financial services provider. A combination is also sometimes possible. The type of advice may affect the cost. Ask the financial services provider about the differences in costs.



At our office



At your home



Video call



Phone call



Online

Does this financial services provider give independent advice?

Independent advice on products must meet two conditions.

Mortgages

Condition 1: Compares a sufficient number of mortgages

This financial services provider meets this condition. They compare a sufficient number of mortgages.

Condition 2: Offers not only mortgages from affiliated providers

This financial services provider meets this condition.

Insurance with the mortgage

Condition 1: Compares a sufficient number of types of insurance

This financial services provider meets this condition. They compare a sufficient number of different types of insurance.

Condition 2: Offers not only insurance from affiliated providers

This financial services provider meets this condition.



Yes, independent



Yes, independent

Why should you choose this financial services provider?

At buro philip van den hurk, the advisors are trained as financial planners, which ensures they are able to give excellent mortgage advice. Choose experience, knowledge and service when making the biggest purchase of your life.

Comparison chart

Mortgage

What do you need to pay for this financial services provider?

Here, you can find average prices only. The average price is the price customers in a comparable situation have paid. The more complex your financial situation, the higher the costs generally are. Your financial services provider will inform you of the exact price. Always have agreements recorded in writing, so you know what the financial services provider does for you and how much you have to pay for this.

	Employed		Self-employed	
	Has never purchased a property before	Has purchased a property before	Has never purchased a property before	Has purchased a property before
Giving advice and arranging the contract	€ 3,950	€ 3,950	€ 4,450	€ 4,450
Only arranging the contract	×	×	×	×
Only giving advice	×	×	×	×

buero philip van den hurk charges rates that reflect the quality of the services provided. Investing in excellent advice is worthwhile: it is a safeguard for a secure financial future.

How can this financial services provider help you in the future?

When changes in your personal situation occur, always go back to a financial services provider. These changes might mean the mortgage/insurance may no longer fit your new situation. For example, due to changes in your family situation or income. You may be paying too much, or running more risk than is necessary.

You can always visit a financial services provider for an exploratory meeting. If there is a significant change in your mortgage and/or insurance, your financial services provider will contact you free of charge.

Does this financial services provider also offer maintenance services? ³

For maintenance services, you pay a subscription fee.



For more information on other services in the future, please check the website of your financial services provider: www.burophilipvandenhurk.nl.

³ Maintenance services mean a financial services provider can help keep an eye on whether any possible changes require an adjustment to your mortgage or insurance.