



Service agreement

What we do

Hanno helps you get a mortgage in the Netherlands, from start to finish. You get a personal financial and mortgage plan, we advise you on which mortgage lender to choose and we arrange your mortgage. We also help you with additional matters, such as a bank guarantee, NHG (National Mortgage Guarantee), a bridge loan and insurances (term life and home insurances).

Before you agree to our mortgage services, you're entitled to a first appointment with a mortgage advisor. Free of charge and without obligation.

What you can expect from Hanno

- Personal acquaintance and mapping of your situation, wishes and goals
- Advice about your maximum mortgage, monthly payments and the maximum purchase price of a house
- Consideration of disability, unemployment, pension and death to keep your mortgage affordable in every situation
- Information and advice about mortgage types and fixed interest rate periods
- Advice about the best fitting mortgage construction for your personal situation
- Comparison of more than 40 mortgage lenders on interest rates, conditions and total costs
- Guidance through the entire mortgage process and the arrangement of your mortgage with the lender:
 - Verification of the documents you need for your mortgage application
 - Help to find a good real estate agent, appraiser and / or notary
 - Arrangement of your mortgage with the mortgage lender
 - Verification and explanation of the offer and contract you get from your mortgage lender
- Monitoring of changes and developments after you've closed your mortgage

And more

- Advice and arrangement of your (home) insurances
- Fast answer to all your question

What we expect from you

- You give us all the information we need to arrange your mortgage
- You must provide your information on time and in the right way, see hanno.nl/documents
- You respond timely to questions and requests for additional information
- You honour our appointments or cancel them well in advance
- If something changes in your situation you inform us instantly

Fees

For a mortgage advice and the arrangement of your mortgage with the lender, you pay us € 1.945,-. This amount consists of € 1.100,- for a mortgage advice, € 395,- for arranging your mortgage and a € 450,- surcharge for an expat mortgage.

Additional fees

Sometimes your mortgage advice is more complicated. In that case we will charge you an additional fee:

- You already have a mortgage (you're a next time home owner or you're refinancing your mortgage): € 400,-
- Self-employed: € 300,-
- DGA income or income from a business in which you have a substantial interest: € 450,-
- Starterslening SVN: € 300,-
- Transitional arrangement savings or investment mortgage: € 300,-
- Divorce or break up: € 450,-
- Advice about maintaining current house (for instance as investment): € 450,-
- Self-build house: € 450,-
- Second home, home business, rental income: € 1.100,-

Advice about a mortgage life insurance

- Compulsory for mortgage: free
- Single: € 200,-
- Joint: € 300,-

Other fees

- Hourly fee € 145,-. In special cases, when your mortgage advice takes us more time, you will have to pay an additional hourly fee. We will always discuss this in advance.
- To be able to charge a very competitive fee, you have to provide your mortgage application documents in the right way. See hanno.nl/documents. We don't quibble over a small mistake. But if you provide them incorrectly or too late, it will cost us a lot of time. We'll charge you for this, starting half an hour per document (€ 72,50).
- Proposal costs. Sometimes mortgage lenders charge proposal costs. We will pass these costs on to you, without additional fees.

If you don't get a mortgage

It's possible that you decide not to proceed with your mortgage application. As long as you haven't signed a (preliminary) proposal, you don't have to pay us for arranging the mortgage with the lender.

If a mortgage lender doesn't grant you a mortgage, even though you've met all their conditions and don't have a negative BKR code, we'll cover the costs of your advice and mortgage application.

Payment

After you've accepted the definitive offer of your mortgage lender, we'll send you an invoice. You'll make a payment within ten days from the date of invoice. If we don't receive a full payment within ten days, we can charge you extra costs and / or stop our work for you.

Other conditions

Financing clause

If you've bought your house with a financing clause, we do everything we can to get your mortgage approved before the stated date. If you don't receive a final mortgage offer on time, you'll have to extend the date or terminate the preliminary purchase agreement yourself.



Different information

If information you obtain on our website, during appointments, phone calls, emails or any other way differs from this service agreement, the information in this service agreement is leading.

Assignment and signature

Yes, I / we

- order Hanno to give me / us a mortgage advice and arrange the mortgage; and
- agree to the conditions in this service agreement; and
- give Hanno permission to process my / our personal data and share it with all third parties who are involved in the mortgage application; and
- agree to Hanno's [terms and conditions and privacy policy](#); and
- authorise Hanno to obtain information about my / our current and future mortgage(s) from the lender(s).

	Client 1	Client 2
First and last name		
Date of birth		
Street and number		
Postal code and city		
Phone		
Email		
(Action code)		
Place		
Date		
Signature		

Sign this service agreement, save it as a pdf and name it "Last name-Last name-service agreement.pdf". Upload it (all pages) on our website in your personal Hanno account, tab: "Wonen Straks", document "Opdrachtbevestiging".

We'd love to get to work for you!

Team Hanno