

A man with a large afro and a woman with blonde hair are smiling and hugging in a kitchen. The man is wearing a blue sweater and the woman is wearing a white shirt. The background shows kitchen cabinets and a countertop.

Freek,
zorgt voor je hypotheek

From orientation to
repayment. Freek, takes
care of your mortgage.

Meet Freek!

In this introductory document:

Freek introduces himself to you.

Page 3

Read what you can expect from Freek.

Page 4

Discover how convenient Freek works.

Page 5

Get an insight into the costs.

Page 6

See how Freek offers you as much certainty and quality as possible.

Page 7

“Freek is the mortgage service provider that does things a little differently. Freek not only helps you get the best mortgage, but also looks after your mortgage.”



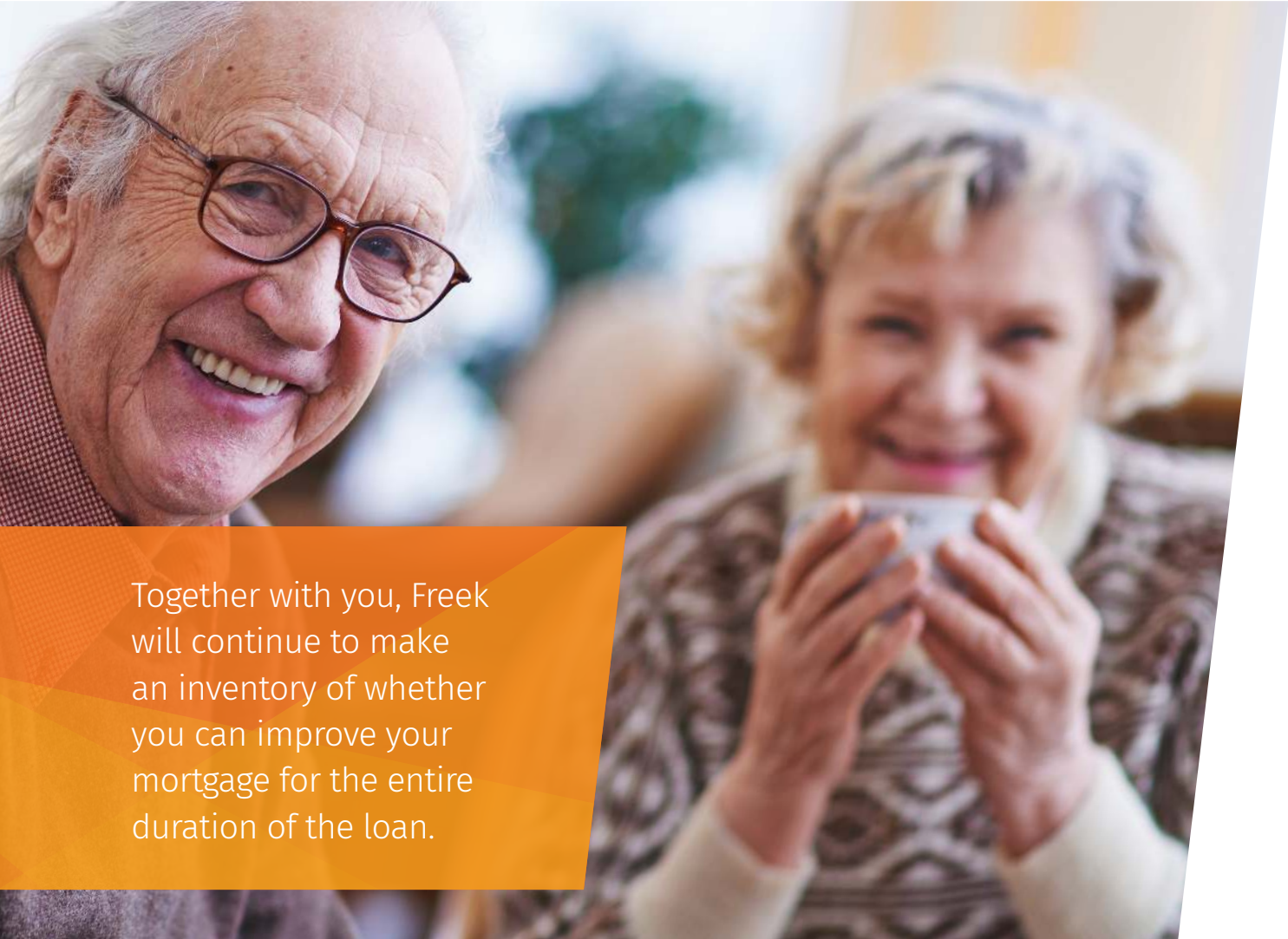
Hi, I am Freek

Freek, zorgt voor je hypotheek. What does that mean?

Your life changes, the world changes. Maybe you have a new job, a different salary, a different family composition? Is there new legislation or a change in mortgage interest that affects your mortgage? Freek ensures that your mortgage changes in the best way. Did you take out your mortgage with the help of Freek? Then we regularly check with you whether there is reason to adjust your mortgage. In short, Freek makes an inventory of whether your mortgage can be improved. And we will continue to do so throughout the entire term of your mortgage, so that you never pay too much for your mortgage.

Easy. Accessible. Friendly.

Freek helps you with your mortgage. We offer you all the convenience you need online and are then most personally ready for you if you have any questions. With us it's not about advising, but about actually standing by your side when it comes to your mortgage. Not just about closing it, but for the entire duration. Accessible and accessible. Freek does not wait, but really takes care of your mortgage. Reliable and helpful.



Together with you, Freek will continue to make an inventory of whether you can improve your mortgage for the entire duration of the loan.

You may expect this from Freek

Traditional Dutch sober

Saying that your interests are paramount and that you as a customer are central to us? At Freek that speaks for itself. If you are going to buy a house you want someone who thinks along with you about your mortgage. Someone who can show you which mortgage suits you and why. Clear and sober. That is Freek.

Simple, clear language

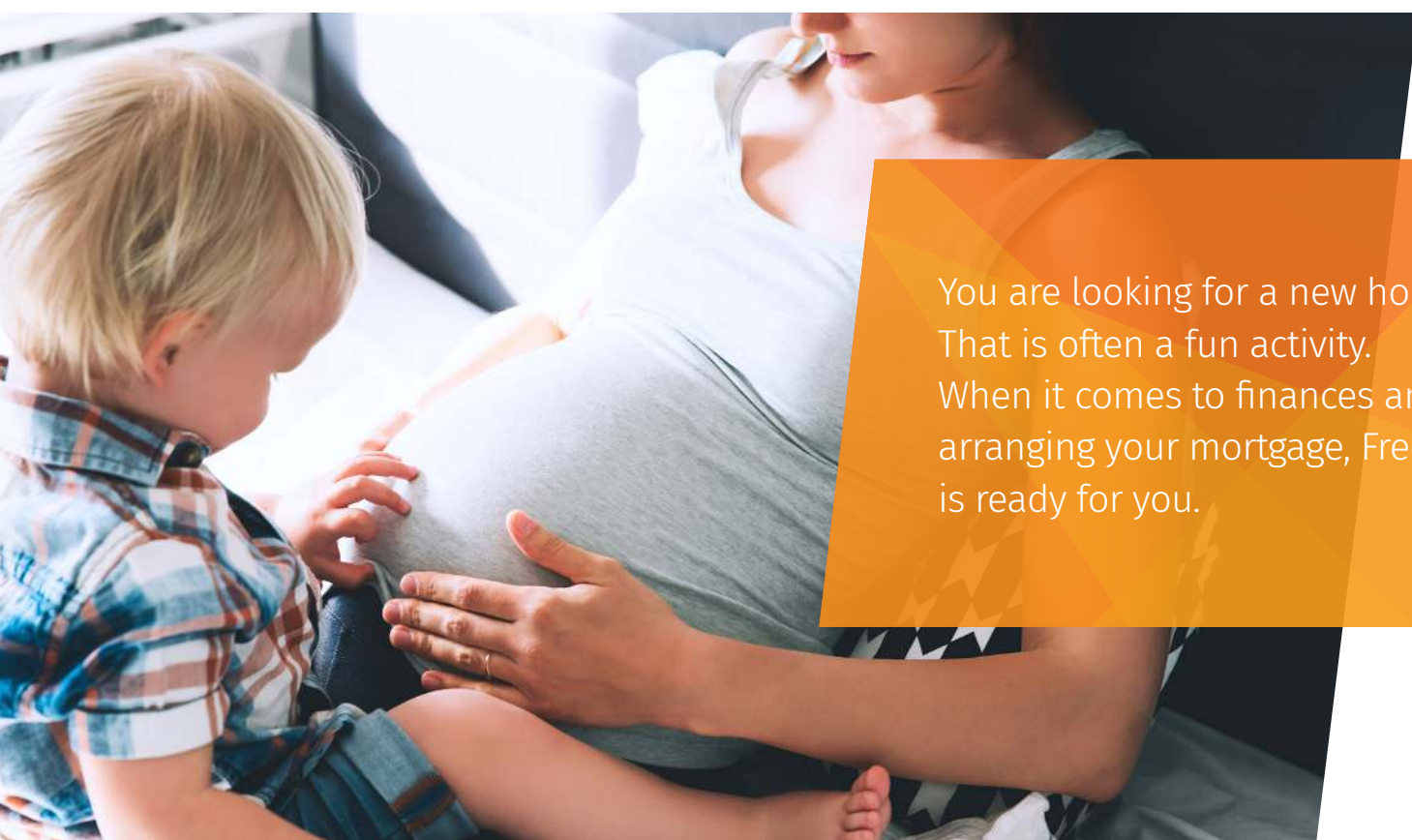
There are many aspects to your mortgage. Consider the different mortgage types, tax issues and insurance policies. That makes a mortgage a complex financial product. Fortunately Freek speaks in plain, clear language. This way you know exactly what you will be signing for.

Convenience

Freek likes convenience. That is why you can find a lot of information online with us. On our site Freekhypotheek.nl you can quickly discover how much you can borrow. Are you going to buy a house? Then Freek takes care of all the paperwork for your mortgage. It's that easy.

Always nearby

Freek is happy to help and advise you. You can always visit us. Simply because you have a question. Or because you want to know exactly what the monthly costs are of the house you have in mind. You are always welcome at Freek..



You are looking for a new house. That is often a fun activity. When it comes to finances and arranging your mortgage, Freek is ready for you.

Freek's method



Online convenience

Finding a new home starts at Freekhypotheek.nl. There you can easily discover how much you can borrow. That is handy, because with that information you can already go on the road. This is an indication. Or you can make an appointment with Freek immediately to have a calculation made. Does your salary contain a fixed and a variable component? Do you receive an irregularity allowance or do you work in education? Then the calculation works slightly differently. In that case it is better to visit us. You then get a clearer picture of how much you can borrow.



House hunting

Now you can get started! Explore sites, view houses. You might find that house very quickly. Or you take a little longer. Freek is waiting quietly. Do you have questions? Then of course you can always contact us.



Found a house? Appointment at Freek

You found a house. Then you want to know for sure if the monthly costs of this house are feasible for you. This is the time when you make an appointment with Freek. Freek shows you how you are financially and how much you can actually borrow. But we do even more. We also tell you how you can secure your mortgage if things go wrong. Suppose you lose your job, you become incapacitated for work or you get divorced. Then it is good to know how you can ensure that you can continue to meet your monthly obligations. This way we create a pleasant certainty.



Freek arranges your mortgage

While you are making a first offer, Freek looks at the interest rates and premiums and makes a concrete proposal from a mortgage provider. In short, Freek takes care of all the paper and calculation work for you. You can then go through the quotation. Do you agree with the proposal? Then you only have to provide the last required documents and Freek arranges your mortgage.



Freek takes care of your mortgage

The mortgage is complete and you have moved into your new home. Everything ready, you will think. Not for Freek. Because something can always change in your private situation. Consider a new job or family expansion. This can have consequences for your mortgage. That is why Freek keeps in touch with you to regularly update your data with you. Are adjustments to your mortgage required? Then we arrange this. And we will continue to do so until you have repaid your entire mortgage. This is how Freek takes care of your mortgage.

Cost overview

First appointment: free of charge


Getting to Freek is always free of charge. You tell us what you expect from us and we are happy to explain what we can do for you.

From inventory to mortgage: clear insight into the costs

After the introductory meeting we know what we have to do to arrive at the best mortgage. Based on this, we make an estimate of the time and costs involved. We record this in a clear order confirmation. That way you know exactly where you stand in advance.

Take care of your mortgage

Over time, something can always change in legislation or in your personal situation. This can have consequences for your mortgage. Freek therefore regularly checks with you whether an adjustment to your mortgage is useful. The small contribution that we ask for this is a smart investment in your mortgage: this way you ensure that your mortgage is future-proof and that you never pay too much for your mortgage.



A mortgage is a complex financial product. Fortunately Freek speaks in plain, clear language.

Extra security

Recognized and certified

Quality is a basis for us. That is why at Freek you will only find Accredited Mortgage Advisors, Accredited Mortgage Planners and / or Certified Financial Planners who are always aware of the latest developments.

Registered

Freek is officially registered at the following organizations:

- Autoriteit Financiële Markten (AFM): 12019134
- Kamer van Koophandel (KvK): 37149889
- Klachteninstituut Financiële Dienstverlening (Kifid): 300.013.568

Privacy guaranteed

Freek gives you advice and assistance when it comes to your mortgage. We also need personal information from you. We will of course handle your data with care and confidentiality the information you provide us. The Dutch Data Protection Authority supervises compliance with the legal rules for the protection of personal data.

Unsatisfied? Let us know

Freek strives for the highest customer satisfaction. Yet it can happen that you are not satisfied with something. Let us know that! We will do everything we can to find a solution. If that does not lead to the desired result, you can turn to the Financial Services Complaints Institute:

Klachteninstituut Financiële Dienstverlening (Kifid)

 Postbus 93257, 2509 AG Den Haag

 0900 – 35 52 248

www.kifid.nl

You can find our Service document on our website: www.freekhypotheek.nl (only in dutch)

“Are you ready for the next step?”

**Bought a house?
Freek takes care of your
mortgage**

www.freekhypotheek.nl