

Mortgages and Mortgage Insurance



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Comparison chart

Please note: This document is a courtesy translation. In case of differences, the Dutch version prevails. This document cannot be used for legal action.

This comparison chart contains information about our financial services. Collecting multiple comparison charts allows you to compare different financial service providers. By having initial conversations with different financial service providers, you can determine which one is the best fit for you.

What can Team Concepts do for you?

	Mortgage	Mortgage Insurance
Give advice and arrange the contract At Team Concepts, we look at your personal (financial) situation. Then we advise which mortgage/insurance is most suitable for you. We also help you arrange the contract.	✓	✓
Only arrange the contract You choose your own mortgage/insurance. We take care of arranging the contract.	X	X
Only give advice We look at your personal (financial) situation. Then we advise which mortgage/insurance is most suitable for you.	X	x
Wondering at what types of mortgages and insurance this financial services provider can provide? Our services apply to:		
✓ Annuity mortgages ✓ Linear mortgages ✓ Savings mortgages ✓ Investment mortgages ✓ Interest-only mortgages X Credit mortgages	✓ Life insurance ¹ ✓ Payment protection ² This comparison chart only shows insurances additional to your mortgage. Should you be interested in other types of insurances, please let us know during your consultation.	

Know what to look for when choosing a financial services provider? Check out www.wijzeringeldzaken.nl/vergelijkingskaart for more information.

¹ When you take out a mortgage, you can also take out life insurance. With life insurance, next of kin receive a sum of money when you die. With this amount they can, for example, pay off (part of) the mortgage.

² When you take out a mortgage, you can also take out a payment protection. With payment protection (*betalingsbeschermer* or *woonlastenverzekering* in Dutch), for example, you will receive funding for your living expenses if you become disabled or unemployed.

This document contains information that we must provide according to the law and was originally published on 19 September 2023.

How can you get advice from Team Concepts?

You can get advice from us in multiple ways. Please see the [blue icons](#) with captions below to see how you can communicate with us. It is often possible to combine methods. The type of communication can affect the price of the services. Get in touch for more information about costs.

At our office At your home Video call Phone call Online

Does Team Concepts provide independent advice?

Independent advice on financial products must meet two conditions.

Mortgages

Condition 1: compares enough mortgages

Team Concepts meet this condition as we compare multiple suitable mortgages across multiple providers.

✓

Yes, independent

Condition 2: does not look exclusively at affiliate providers

Team Concepts meet this condition as we look at multiple suitable mortgages across multiple providers.

✓

Mortgage Insurance Policies

Condition 1: compares enough mortgage insurance policies

Team Concepts meet this condition as we compare multiple mortgage insurance policies.

✓

Yes, independent

Condition 2: does not look exclusively at affiliate providers

Team Concepts meet this condition as we look at multiple suitable mortgage insurance policies across multiple providers.

✓

Why should you choose Team Concepts?

Team Concepts has been an independent mortgage consulting firm since 2003. Our way of doing business is characterised by putting our clients first. We take our clients by the hand through the entire mortgage process and guide them to the most suitable mortgage for their personal (financial) situation. It's our pleasure to take the pressure off and help you make informed decisions.

How much do Team Concepts' services cost?

This table provides general pricing. General pricing is what you would pay in a general situation. Should you have a more complex financial situation, pricing may be more than written below. We will always let you know our price before we agree to work together and will be transparent through the whole process, so you know exactly what you're paying for.				
	Salaried employment		Self-employed/Freelance	
	First-time buyer	Have bought before	First-time buyer	Have bought before
Give advice and arrange the contract	€ 2495	€ 2495	€ 2995	€ 2995
Only arrange the contract	X	X	X	X
Only give advice	X	X	X	X

What can Team Concepts do for you in the future?

When changes in your personal situation occur, always go back to a financial services professional. For example, if your family situation or income changes, the mortgage and/or mortgage insurance you opted for may become too expensive or have too much risk.	
You can always contact your chosen financial service provider for a consultation for your new situation. If there an important change in your mortgage and/or mortgage insurance, your financial service provider will contact you free of charge.	
Do Team Concepts offer consultations for a change in situation? Yes, for a fixed or hourly fee	✓
To stay up to date with what Team Concepts has to offer, check out our website: www.teamconcepts.nl/en	

³ For consultations for a change in situation, a financial service provider can monitor your situation with you in case there are changes that require an adjustment in your mortgage or mortgage insurance policy.