

Comparison Card Mortgages

Vergelijkingskaart Hypotheek

This comparison card contains information that a financial service provider is required by Dutch law to give you, so you can compare providers.

Courtesy translation of the Dutch comparison card. The Dutch version is legally leading. Compiled on 1-1-2026.

Company details

Company name	Expat Mortgages B.V.
Contact details	Bijlmerplein 888A, 1102 MG Amsterdam www.expatsmortgages.nl · 020 717 3908 · info@expatsmortgages.nl
Registrations	AFM licence number: 12016498 · Chamber of Commerce: 34267533 · Kifid registration: 300.011162

What can this financial service provider do for you?

A financial service provider can advise you, arrange the contract for you, or both.

	Mortgages	Insurance linked to the mortgage
Advice and arranging the contract	✓	✓
Arranging the contract only	✗	✗
Advice only	✗	✗

THIS SERVICE APPLIES TO · MORTGAGES

Annuity mortgage

Linear mortgage

Interest-only mortgage

INSURANCE LINKED TO THE MORTGAGE

Term life insurance¹

How can you get advice?

You can get advice in different ways. The filled markers show what is possible with this provider.

 At our office	 At your home	 Video call	 Phone call	 Online
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Does this provider give independent advice?

Independent advice on products must meet two conditions.

Mortgages

CONDITION 1

The provider compares enough products that are sufficiently diverse in type and lender. They have access to at least 20 lenders and at least one interest-only, one annuity, one linear and one other type of mortgage.

✓ Meets this condition

CONDITION 2

The products are not exclusively from providers affiliated with this financial service provider, for example through a shareholding of more than 10%.

✓ Meets this condition

Yes, this financial service provider gives independent advice.

Insurance linked to the mortgage

CONDITION 1

The provider compares enough products that are sufficiently diverse in type and insurer. For term life insurance: at least 3 payout types.

✓ Meets this condition

CONDITION 2

The products are not exclusively from providers affiliated with this financial service provider, for example through a shareholding of more than 10%.

✓ Meets this condition

Yes, this financial service provider gives independent advice.

Why should you choose this provider?

Expat Mortgages has helped internationals get a mortgage in the Netherlands for 19 years. You get a personal advisor, English-language guidance from first call to keys, and a fair fixed price. No fine print, just a team that thinks along with you.

What do you pay this provider?

These are average prices only. The average price is what clients pay in a comparable situation. Your price may differ.

	Employed		Self-employed	
	First home	Bought before	First home	Bought before
Advice and arranging	€ 3,350	€ 3,350	Depending on the situation	Depending on the situation
Arranging only	—	—	—	—
Advice only	—	—	—	—

Explanation of costs. Standard price: Advisory Fee € 2,975 plus Platform Fee € 375. Self-employed clients pay extra for the assessment of business income. The exact costs depend on the situation.

What can this provider do for you in the future?

Always go back to a financial service provider when your personal situation changes. With maintenance services² the provider keeps an eye on changes together with you.

MAINTENANCE SERVICES

✓ Yes, this provider offers maintenance services.

HOW DO YOU PAY FOR THEM?

✓ Included in the cost of advice and arranging.

Aftercare on the mortgage you took out is included in the Advisory Fee. New advice, for example an increase or a refinancing, is charged at the base prices above.

¹ Term life insurance taken out in connection with the mortgage.

² Maintenance services: the provider monitors your situation and the product after the contract has started.

MORE INFORMATION

www.expatsmortgages.nl