

# GUIDE TO SERVICES 2008



## What can you expect from Alpha Hypotheken?

**Alpha Hypotheken B.V. has been a mortgage broker since 1979 and Alpha mortgage consultants have been advising consumers on choosing a mortgage and related products and services ever since. The emphasis is on a personal and professional approach, where the best interests of the client are the focus. Alpha has also been offering financial advice since 2000 via Alpha Financial Planning.**

### Part of the Unirobe Group

Alpha Hypotheken has 15 locations and about 65 employees. Alpha is part of the Unirobe Group, a part of AEGON.

### Alpha Hypotheken B.V. headquarters

Visiting address: Kennemerstraatweg 117, 1814 GE Alkmaar,  
The Netherlands  
Postal address: PO Box 436, 1800 AK Alkmaar, The Netherlands  
Telephone: 072 509 60 60  
Fax: 072 509 60 61  
E-mail: info@alphahypotheken.nl  
Website: www.alphahypotheken.nl  
K.v.K. Alkmaar: 37.05.60.16  
Work days: From 09.00 am to 5.30 pm



### Approved Mortgage Consultants

All our mortgage consultants are affiliated with the Foundation of Approved Mortgage Advisers and therefore have adequate knowledge and experience. This approval is granted on an individual basis. That means that all our consultants have the necessary diplomas and satisfy the conditions for professional practice.



### Affiliated with the VvHN

Alpha Hypotheken is affiliated with the Association of Mortgage Advisers in the Netherlands. This professional organisation, with more than 800 members, promotes the interests of the sector in the broadest sense of the word and strives to improve the quality level of mortgage brokering in the Netherlands.



### Registration with the Netherlands Authority for the Financial Markets

Alpha Hypotheken's service provision is governed by the Act on Financial Supervision (Wft). That is why we are under the supervision of the Netherlands Authority for the Financial Markets. Our office is registered with the AFM under number: 12011524.

### Nature of service provision

The permit we have allows us to advise and broker mortgage credit, life insurance policies, non-life insurance policies, and current and savings accounts.

### Independent advice

Our office offers independent advice. That means we have no contractual obligations to any providers to advise you to choose the financial products from particular insurance companies, banks or mortgage lenders.

### Selection of providers

We periodically make a selection of the financial products offered by banks and insurance companies. As a result we work with a number of preferred companies. We determine ourselves which companies are included in this selection. We are thus entirely independent in our advising. If you would like, we can provide you with a list of the banks and insurance companies selected by us.

### Manner of payment

We receive compensation from the bank or insurance company from whom you purchase your mortgage, insurance and/or related product. This compensation is incorporated in the (monthly) costs charged to you. If we plan to charge you directly for our services, we will inform you of this in advance.



### Financial information leaflets

Financial information leaflets are available from our mortgage consultants. They can also be requested from the lenders and insurance companies on whose products we can advise you. This can often be done via the websites of the lenders and insurance companies.

# What do we expect from you?

You would like to work with Alpha Hypotheken to make a decision on the mortgage that will allow you to continue to live in your (new) home in the coming years. The crux of the matter is that we advise you well on your options in your current and future (financial) situation. During the mortgage process, we ask that you make a thorough consideration about a number of essential matters that will play a role in this, now and in future. Because: **Choosing wisely is a matter of choosing together...!**

**You and your mortgage consultant together will try to give a complete answer to these and other questions:**

- What kind of mortgage is best suited to your situation?
- What will be the amount of the mortgage and the monthly payments on it?
- Are you opting for the lowest interest rate or a long fixed-interest period?
- How is the risk of death covered?
- How will you finance possible renovation of your home?
- How can you insure yourself against an unexpected drop in income?
- Why are you choosing Alpha Hypotheken?

**What do we expect from you? Now and in future..!**

## To provide correct information

You may place high demands on our recommendations and service provision; but in order to serve you well, we also expect something from you. At the very least we expect that you provide the correct information and keep us updated if your situation changes.

In addition we also ask you to check the accuracy of the information on the documents you receive and inform us of any inaccuracies as soon as possible.

## Changes to your personal situation

Changes to your personal situation include, but are not limited to, the following: birth of a child, cohabitation, marriage, divorce, death, change to the purpose/use of your property, change of profession, change in income, renovation and/or extension to your home and moving house. These changes affect your current mortgage. Always contact your Alpha consultant for mortgage advice in case of these kinds of changes.

## New wishes

Another reason to sit down with your Alpha consultant again is to discuss (new) wishes with regard to your housing situation. Think for example of:

- *Renovation and/or improvement to your home*  
A great deal is involved in a renovation. It is important to find a good balance between the costs of the renovation and the (expected) increase in value of your home. There are attractive possibilities for financing a renovation. Your Alpha consultant can tell you more about these.
- *Moving to a better home*  
Most people are satisfied with their current home. Yet many people look forward to something different. If you have plans to move to another home in future, meet with your Alpha consultant to discuss your financial possibilities. The consultant will also look immediately into the consequences for your current mortgage(s) and insurance policies of course. Because it may be wise to take your current mortgage with you.

## Saving on your mortgage

No one wants to pay too much. It is a good idea to review your current mortgage with your Alpha consultant every now and then. It is worth taking this time especially if you have had your mortgage for a number of years. If it emerges that changing your mortgage would be unwise, you at least have the peace of mind that your current mortgage still serves you well.

## Have other financial plans?

Your mortgage plays an important role in other financial matters like your pension and the development of your assets (savings and investments). Our Alpha Financial Planning department is the right place to turn for help in reaching the right balance in your financial matters as a whole. You can make an appointment with a financial planner at any one of the 15 Alpha offices.

## Do it! Take the future into account..!

Since we cannot see what changes you are going through, we ask you to contact your Alpha mortgage consultant in case of any changes. The sooner you contact the consultant, the quicker we will be able to respond to the possible financial consequences of changing circumstances.



## Have a complaint?

Of course we make every effort to provide you with the best service. If you are not satisfied however, we ask that you inform us of this. We will contact you as soon as possible after receiving your complaint. If we are unable to reach a mutually satisfactory solution, you can contact the:

## Financial Services Complaints Institute (KIFID):

Affiliation number: 300.007724

Postal address: PO Box 93257, 2509 AG Den Haag,  
The Netherlands

Telephone: 0900-flacht (0900 355 22 48)

E-mail: [info@kifid.nl](mailto:info@kifid.nl)

Website: [www.kifid.nl](http://www.kifid.nl)