

**WANT TO
STAY ONE
STEP AHEAD
OF OTHER
BUYERS?**



Become a Premium Customer!



Financieel Fit[®]

Why become a Premium customer?

Do you know the feeling? You've found your dream home, but it turns out you are not the only one interested in it. As a Premium customer, you have an advantage over other buyers. We guarantee that you enter the housing market well-prepared. This increases the chances of having your offer accepted! You know in advance exactly what your financial possibilities are, allowing you to safely buy a house without a financing contingency.



How does it work?

When making an appointment, indicate that you want to become a Premium customer. We will then need some information and documents from you. Once we have received and approved them, we will issue a Premium Certificate stating your maximum loan amount.

What are the costs? None!

You pay a one-time deposit of €1000. This amount will be deducted from the final advisory fee if you finalize your mortgage with us within 12 months after signing the Premium agreement. After this period, you can become a Premium customer again.

Benefits

- **Safe purchase without financing contingency***
- **Special Premium Certificate with your maximum loan amount****
- **Always able to make an attractive offer**
- **Interim calculation of monthly costs for each property**
- **Use of our Financieel Fit app**
- **12 months of guidance and support**
- **Advantage over competing buyers**

Our advisors are rated on average with a:

9.7



Based on **2061** reviews



What do we expect from you?

Before making an offer on your dream home, the financial analysis and advisory process begins. Your Financieel Fit advisor invests a lot of time in this to alleviate as many financial uncertainties as possible. To determine the maximum amount you can borrow for a specific property, we need the following from you:

- Your current personal information (safely and quickly provided through our Fit App)
- A complete overview of your BKR registrations
- Current evidence of your own funds
- Fulfillment of the work agreements we have made with you

If there are circumstances that may affect the mortgage, such as changes in your salary, always discuss this with your advisor.

Conditions

- 1. You pay a one-time deposit of €1,000. This amount will be deducted from the final advisory invoice if you finalize your mortgage with Financieel Fit within 12 months.**
- 2. You have no outstanding BKR coding.**
- 3. Loans limit the maximum borrowing capacity. The loan amount cannot be increased.*****
- 4. We establish clear terms of cooperation. You will receive financial approvals based on the data you provide. These approvals are not based on collateral; the purchase price must be in line with the appraised value.**
- 5. A Premium Certificate is only issued for properties intended for personal use.**

* This pertains only to financing, not the collateral.

** The Premium Certificate is valid for 14 days from the date of issuance and is only valid for the address specified on the Premium Certificate. If you wish to make an offer on a different property, we will reassess your financial situation and provide you with a new Premium Certificate free of charge.

*** You do not incur any financial obligations during the process, such as taking out a loan, entering into a payment plan, leasing a car, making other major expenses, or entering into phone contracts. If you do so, the Financieel Fit Premium Certificate will immediately become invalid and can no longer be relied upon.



Testimonials



Donny *"Our Financieel Fit advisor was invested in providing the best and most accurate guidance. Advised from the beginning to the end, providing clear feedback and explanations whenever I had questions. Made me feel at ease right from the start, so you don't get the feeling of being just a number. Working with someone who wants to help you have your own place as quickly as possible."*



Melanie *"Everything was explained very clearly. It was about the purchase of our first home and we had little knowledge about it. We are glad we chose this advisor. We could ask anything regarding our financial needs, and we received a response within a few hours. Everything was handled quickly, and within one month of our offer being accepted, the mortgage was already finalized. I would highly recommend Financieel Fit."*

8 YEARS IN A ROW



THE BEST MORTGAGE CHAIN IN THE NETHERLANDS.



Financieel Fit

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