

Standing out in a busy market

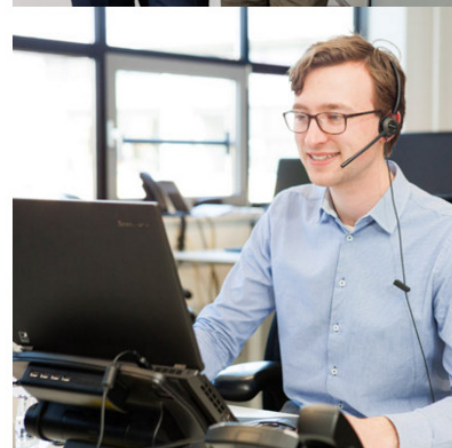
Clarity and speed make a big difference to local mortgage advisors Viisi

Independent financial advisor Viisi has become a major intermediary in the Dutch residential mortgage market, and an important channel to high-street customers for NIBC's mortgage products. From its offices in Amsterdam, Haarlem, Utrecht, The Hague and Rotterdam, Viisi prides itself on having provided clear and impartial financial advice to fee-paying customers since 2011.

"We are independent and don't give our advisors any directions," explains Viisi's co-founder Frank Tukker (R). "They look at the rates and terms and conditions on each product and simply show the facts to customers, while another consideration is a bank's handling speed. It is in our customer's interest that banks don't slow down the process, and NIBC's service levels are excellent. They're very good at assisting us with customer enquiries and exceptions."

With interest rates at historic lows, there has been a pick-up of activity in large areas of the residential market. NIBC has looked to differentiate its offering by capturing opportunities in underserved segments, such as buy-to-let and self-employed, and instilling a customer-focused service mentality with intermediaries like Viisi. Independent intermediaries have a market share of approximately 50% of the mortgage market

"We enjoy working with Viisi because the quality of the information they provide is always to a high standard," says Sales Manager at NIBC Direct Ronald Klapwijk (L). "In our daily business this leads to a high percentage of first time right and good conversion rates. For each mortgage application, we look at the individual situation of every client, as opposed to a ticking the box approach. If there's a good reason to accept it then we will."



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