

## What is FinTHESIS

FinTHESIS is licensed by the Bank of Greece (*in accordance with article 28 of Law 4438/2016 and Bank of Greece Executive Committee Act 137/16.4.2018*) to operate in the field of mortgage loan intermediation. It employs certified mortgage loan consultants with extensive experience in the banking and loan sector.

Anyone interested in getting a mortgage loan may contact FinTHESIS and a certified consultant will inform them about all the products available in the banking market and help them find the one that best meets their needs and preferences.

Mortgage loan intermediation process is a reliable service which, with the help of our certified consultants, allows you to easily compare the products offered by banks and get a mortgage loan, simplifying every step (application – loan pre-approval – due diligence and engineering inspection – final approval – mortgage lien registration – disbursement).

## Key intermediation points

1. It provides dedicated consultation support throughout all stages of searching for a banking mortgage product (or loan).
2. The company works with all major banks in Greece, offering a wide range of mortgage solutions.
3. The **service is offered free of charge**, as the intermediation company is paid by the bank upon loan disbursement.
4. The certified consultant can explain difficult loan terms and anything unclear.
5. The service provides access to the loan products offered by all banks, so that anyone can choose the bank and the product corresponding to their needs.
6. Clients can easily compare the mortgage loans offered by all banks.
7. The certified consultant will help them choose the product that matches their financial profile and needs, increasing the chances of approval.
8. The certified consultant will manage any issues that may arise with regard to complex banking products such as a mortgage loan.
9. Clients save time and effort as otherwise they would have to book an appointment and visit all the banks of their choice.
10. Through this service they get loan pre-approval fast, so they may know the loan amount and instalment they can support.

In conclusion, it is an interesting decision that provides the necessary information and flexibility to choose the most suitable solution, while prospective borrowers, supported by certified consultants, understand from the start the terms and conditions that will apply to the mortgage product they will choose.

Intermediation is a service provided by FinTHESIS free of charge. At the same time, certified mortgage loan consultants play a very important intermediation role – that of the consultant who consistently stands by the prospective borrower every step of the process, securing the best financing terms! They present all the mortgage products offered by banks along with their terms and conditions and inform the clients about every aspect in a simple and clear manner.

In addition, through its innovative **e-stegastiko** platform, FinTHESIS helps prospective borrowers submit their mortgage loan application.

#### ▪ **e-stegastiko**

This is an upgraded and reliable mortgage loan application platform which, combined with the services offered by its certified consultants, allows prospective borrowers to easily submit a mortgage loan application **without having to visit a branch**.

Through this process clients can choose a mortgage loan **even if they haven't found the property they want**.

#### **What the e-stegastiko platform offers**

##### ➤ Security & convenience

With a **SINGLE** application and in a few simple steps, clients can be informed and/or apply for a mortgage loan from any bank **in less than 5 minutes**.

##### ➤ Personalised mortgage solutions

Through the platform clients will find the mortgage products that meet their needs, securing the best terms in the market. At the same time, it provides support in understanding any difficult loan terms.

##### ➤ Free support

The team of certified mortgage loan consultants supports prospective borrowers through all stages of the process, from the loan pre-approval application to the final disbursement of the amount – **completely FREE of charge**.

#### ▪ **Synergies**

The new company is starting off in the mortgage loan intermediation field with strong synergies with real estate agents and modern, innovative tools that give prospective borrowers a significant edge.

The company executives have a long-standing relationship and cooperation with a wide network of real estate agents throughout Greece and can help prospective borrowers find the property that best meets their needs quickly and easily.

## ▪ Principles and Philosophy

FinTHESIS abides by a set of values aimed at promoting structured and reliable operations, as well as the effective understanding of prospective borrowers' needs.

Its operations and relationships are founded on the following three principles that compose its image:

- Trust & Cooperation – a reliable partner for such an important decision and long-term commitment, i.e. getting a mortgage loan to buy a home.
- Efficiency – a knowledgeable expert who can find the right solution to meet the housing needs of prospective borrowers.
- Empathy – an ally who listens to prospective borrowers, understands their personal needs and capabilities and responds with modern tools and solutions.

It is the partner who builds a deep relationship of trust and removes any obstacles that stand in the way of making the dream of acquiring a home a reality. Thanks to this assistance, prospective borrowers may direct their creativity towards realising their next life-long dream and achieving prosperity for themselves and their family.

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FinTHESIS is a member of the large Italian group **doValue S.p.A**, which is expanding to the credit intermediation sector, aiming to have a strong presence in this rapidly developing market in Greece, following European trends.

### **Contact**

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