

Service Guide

Information about our services

Pursuant to the Financial Supervision Act (WFT) we would like to provide you with the following information prior to the formation of a financial agreement.

AFM Permit

Our office is registered with the Netherlands Authority for the Financial Markets (AFM) under number: 12042438.

Nature of our services

Our office has a permit that allows us offer advisory and brokerage service in the following areas:

- mortgage loans
- life insurance
- non-life insurance (including occupational disability and income insurance)

Complaints

Naturally we will do our best to offer you the best possible service. However, if you are not satisfied, we ask that you inform us immediately. We will then do the utmost to remedy your complaint as quickly as possible. If you are of the opinion that we did not adequately respond to your complaint, you can then contact the KiFiD:

Financial Services Complaints Institute
PO Box 93257
2509 AG THE HAGUE, The Netherlands
T 0900 – 3552248

Freedom of Advice

Our office has full freedom of advice. This means that we do not have any contractual obligation to advise you to select specific financial products.

No Control

We are a fully independent company. This means that there is not any bank, insurance company or any other provider of financial products that has voting rights or a share in our capital.

Selection of Service Providers

We regularly make a selection of the financial products carried by banks and insurance companies. On this basis we make our own determination as to our preferred service providers and are therefore completely unbiased in the advice we give.

Method of Remuneration

The method used to cover the costs of our work is clearly agreed upon with you in advance: these costs are charged on a fee basis (on the basis of an hourly rate or a fixed service rate). Furthermore, our employees are remunerated in accordance with a Controlled Internal Remuneration Policy.

General Terms and Conditions

Our General Terms and Conditions apply to all of our forms of financial services.

