

Service guide



Financial advice at
every step

Van Bruggen
ADVIESGROEP



vanbruggen.nl

Van Bruggen Adviesgroep Nieuw-Vennep/Hoofddorp

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www.vanbruggen.nl/nieuw-vennep

www.vanbruggen.nl/hoofddorp

Statutory name: Duidelijke Hypotheken B.V.

CoC registration no.: 61710121

Opening hours:

Mondays: 09:00-18:00

Tuesdays: 09:00-18:00

Wednesdays: 09:00-18:00

Thursdays: 09:00-18:00

Fridays: 09:00-18:00

Saturdays: Closed

Sunday: Closed

Appointments possible outside of opening hours



Miranda van der Zanden

Uw financieel adviseur



vanbruggen.nl

Financial advice

Choices, wishes, dreams; life is full of them. To study, to work, to travel for a year?

Live together, get married, have children – and in which order? Many of these decisions affect your financial situation, and vice versa. Fixed employment or independent entrepreneur? Rent a house or buy a house? And when to save, or maybe invest, for now or for later?

The consultants at Van Bruggen Adviesgroep have hopes and dreams, just as you do. We know about the decisions you are faced with from our own experience, and we have specialised in financial possibilities. From borrowing funds to buy a house to insuring your property. Or to set up savings for your children, grand-children, or your old age. We will help you to realise your wishes and look at the effects of your decisions together. In plain English.

This folder will show you that we feel it is important to take the time to get to know you and your personal situation. We are convinced that a good financial plan should contribute to making your dreams come true.

When can our consultants make a difference? Here are a few examples:



HOUSING



CHILDREN



DIVORCE



WORK/ENTERPRISE



PENSION



UNEMPLOYMENT



**COHABITATION/
MARRIAGE**



WORK DISABILITY

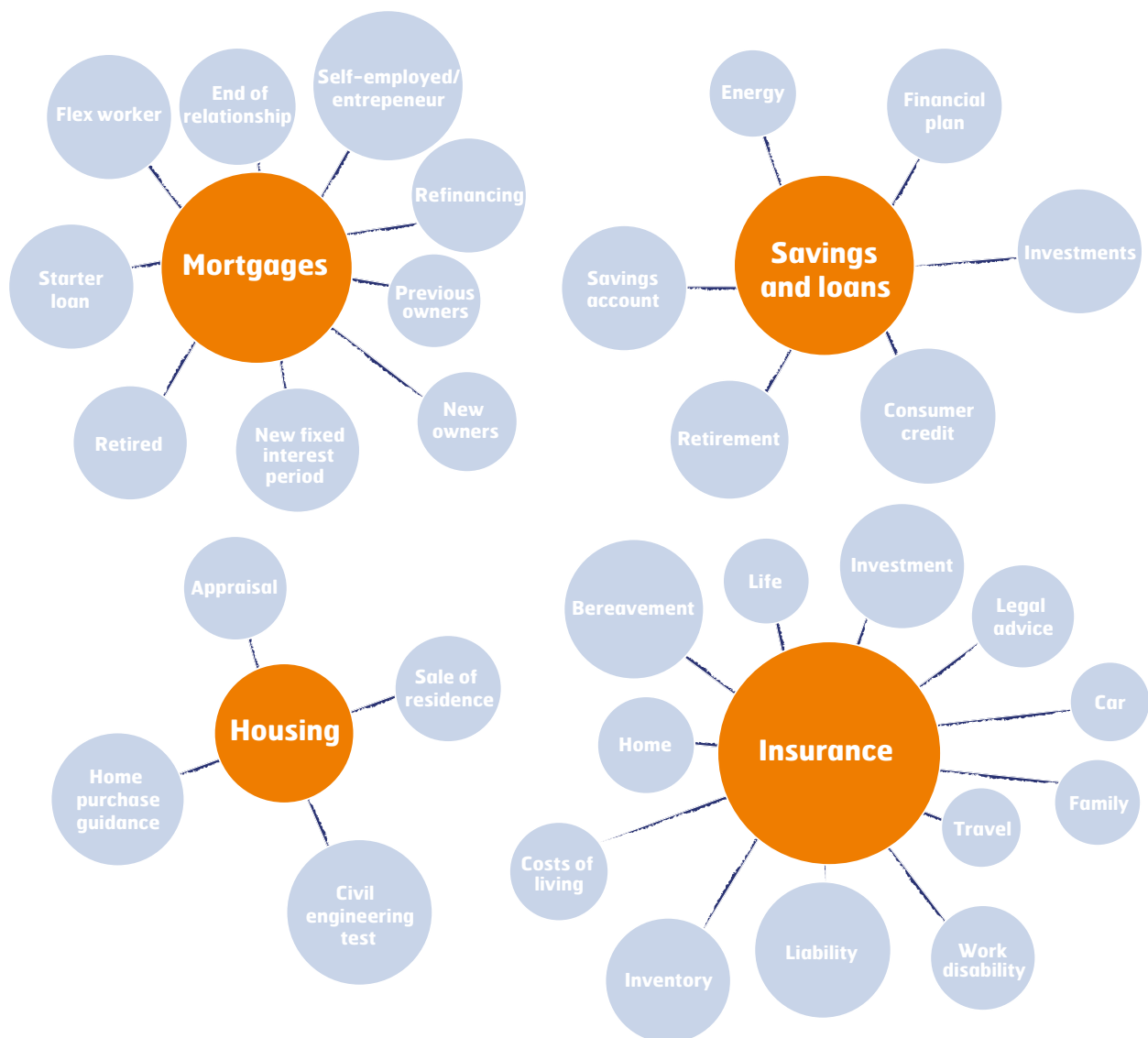


BEREAVEMENT

Thank you for your confidence

Van Bruggen Adviesgroep is your source for independent financial advice. Advice with regards to your mortgage, your insurance, or any other financial and housing related questions you may have.

We will tell you all you want and need to know. Because choosing a Van Bruggen consultant means choosing more than just an experienced expert. It means choosing a national, independent organisation and an extensive network of experts. A network we use to help you with any number of specialist activities; from house appraisals to civil engineering tests for your house. This lets us safeguard our independence at all times.



Our advisory process

Financial advice is more than a one-way street; we need a lot of information from you as well. Information about your financial situation, about your residence, about your income, and about your pension. But we also want to know about your dreams, wishes, and plans for the future. Here is our approach:



Our remuneration

Turn to us for independent, accessible, expert advice. We do not believe in standard solutions. We want to get to know your situation first. This is something we want to take the time to do – and only then we can start working on a substantiated plan based on your possibilities, wishes, and dreams.

Our approach?

We always invite our clients for a preliminary talk. Completely free – we charge for neither the first meeting nor for any cups of coffee. And if you decide you want us to work on your behalf? Then we will give you a clear overview of what we can do and what the related costs are.

The advice we offer is made to order. The same applies to the related costs, which we calculate and discuss with you in plain language. An estimate of current rates can be found in our Service Document on your website or through your consultant.

Payments go directly from you to us. We do not work on commission. With the exception of a damage insurance and consumer loan, for which we receive compensation for our efforts from the product supplier (not applicable to housing or work disability insurance).

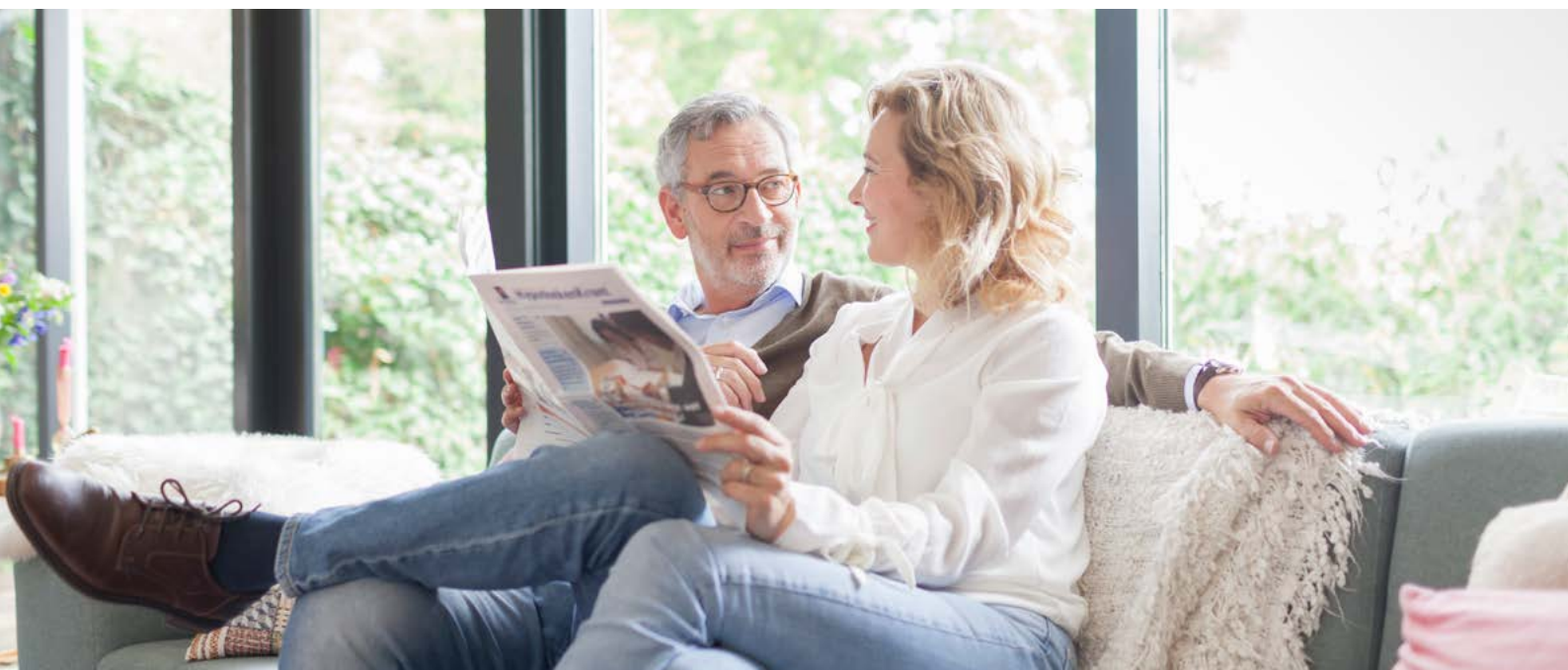


Our service contract

Once our job is complete, we would like to stay on as your financial touchstone. If you decide you need our advice, feel free to let us know. Or we can review your financial products for you regularly and proactively. Just to make sure you are not paying more than you should and, perhaps more importantly, that you are properly insured.

The Comfort Service package assures you of quality advice at the right time, and offers:

- ✓ **Your own personal financial contract**
- ✓ **24/7 mortgage monitoring**
- ✓ **Updates on financial changes and news**
- ✓ **Consultation, advice, and aid in interest rate reviews**
- ✓ **Consultation for claiming insured coverage in case of bereavement, unemployment, and work disability**
- ✓ **Help with any financial questions about your home**
- ✓ **Damage insurance scans**



Memberships and registrations

Dutch Financial Market Authority (AFM)

The AFM (www.afm.nl) monitors the expertise and integrity of financial advisors through the Dutch Act on Financial Supervision (Dutch: Wet Financieel Toezicht (Wft)). Our offices are licensed and registered with the AFM under registration number 12020031. Visit the AFM register at www.afm.nl/registers for more information.

Complaints?

We do our utmost to assist you in any way we can. However, should you ever wish to file a complaint with regards to our service, please let us know as soon as possible. We will contact you in the hopes of reaching a solution as soon as possible.



However, if no solution presents itself, you can turn to the Dutch Financial Services Complaints Institute (Kifid). Kifid is available only at www.kifid.nl or via post at:

Klachteninstituut Financiële Dienstverlening

Postbus 93257

2509 AG Den Haag

070 333 8 999

Our Kifid registration number is: 300.013868. Instead of submitting your complaint to Kifid, you may also choose to bring your complaint to the Civil Court.

Independent monitoring

Our advisors meet the requirements of the Financial Markets Supervision Act (Dutch: Wet financieel toezicht (Wft)). And they continuously follow the most up-to-date training in the field of mortgages and insurance. Moreover, the quality of our advice is periodically tested by an independent party.

For more information, or if you have any remaining questions, contact us free of charge at 0800 1800 or visit www.vanbruggen.nl

versie 02.00

Privacy policy



How do we handle your data?

Van Bruggen Adviesgroep treats all of your data with the utmost care. This privacy policy is our way of explaining:

- ✓ Which of your personal data we gather and why.
- ✓ Your rights as an individual whose data we process.
- ✓ And lastly: who to turn to with any questions or complaints.

Why do we process your personal data?

In order to be able to offer a suitable advice on financial products and/or the purchase or sale of your residence, we process your personal data in compliance with the General Data Protection Regulation (GDPR) (Dutch: Algemene Verordening Gegevensbescherming (AVG)). We also use your data to:

- ✓ Establish agreements on your behalf, such as mortgage contracts with financial providers and/or insurance contracts with insurance companies and/or purchasing agreements for your residence.
- ✓ Complete the financial aspects of our service.
- ✓ Be able to offer a suitable advice on important matters for the duration of your purchased financial products.

Without your personal data, our service cannot be made to your specifications. Dutch Regulation for Financial Supervision (Wft) also requires us to process certain personal data for financial products.

Which of your personal data do we process?

Service with regards to purchasing a residence requires us to process the following:

- ✓ Your name, address, phone number, and email address
- ✓ Data on the residence
- ✓ Your identification data (passport/ID)
- ✓ Your nationality and civil status
- ✓ Your bank account details



Service with regards to financial products additionally requires us to process data relating to your financial situation, your wishes and requirements, and the extent to which you are willing to take risks. Specifically, this data pertains to:

- ✓ Your financial data, such as income, capital, mortgage loan, credits, pension, and insurance
- ✓ Your family status and profession
- ✓ Your BSN (citizen service number)

We handle your data carefully and in the strictest of confidence

We respect your privacy and will always treat your personal data confidentially. We have taken measures to prevent unauthorised third parties from access or abusing your data. Our employees are subject to confidentiality agreements, and will only share your information with third parties if a specific part of the service you have requested requires us to do so. Third parties include such agencies as financial providers, insurance companies, appraisers, housing sites, auditing firms, realtors, and notary officials. The information we provide to such agencies is restricted to the information that is essential to the requested service.

If we request a tender, the lender will request information from the Credit Registration Office (BKR). They can also request further information in the context of the fight against fraud.

Van Bruggen Adviesgroep is a franchise organisation. We share your personal data with our franchisor so they can support us in providing certain services. For example, the financial handling of our service and the information provided over the course of your purchased financial products.



Retention period

We do not retain your personal data for longer than is strictly required or legally allowed. In the case of financial products, we retain your data for 5 years following the expiration date (insurances) or maturity date (mortgages). In the case of the purchase or sale of a residence, this comes to 5 years after the transfer agreement for the residence has been signed. Once this period has passed, your data will be deleted. This period duration cannot be shortened because we require your information to inform you of important legislative changes or product changes in case of questions, or should you feel at some future data that you have been given unsound financial advice.



Your rights

Please contact us if you wish to review the data you have provided us to process. If the data we have on you has been filed incorrectly, you can submit a written request to have that data amended. You can also ask for a digital copy of the data you have provided us with. And you may object if you feel we have used your data in any way other than the reason for which it was provided. If you wish to exercise any of these rights, please contact us in writing.



Questions or complaints

Should you have any questions or complaints on the handling or processing of your personal data, then we would be glad to assist. Our contact details can be found at the front of this service information brochure. If, however, no solution is forthcoming, you can submit a complaint with the Dutch privacy watchdog: Personal Data Authority (AP).





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Van Bruggen Adviesgroep is a national organisation of independent financial consultants.
There is always an available consultant near you!