Service guide

Financial advice at every step

Van Bruggen.

Nice to meet you!

Where to find us

Van Bruggen Goes
Piet Heinstraat 6
4461 GL Goes
0113 405 052
www.vanbruggen.nl/goes
goes@vanbruggen.nl

Van Bruggen Terneuzen
Oostelijk Bolwerk 7
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3241 EE Middelharnis
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middelharnis@vanbruggen.nl

Statutory name: Van Bruggen Adviesgroep Goes B.V.
CoC registration no.: 80810829

Arno van Dijke
Your financial advisor

Marjolein Burger
Starterscoach, commercial assistant

Ellen Krijger
Commercial assistant

Opening hours

Monday	09:00	-	17:00
Tuesday	09:00	-	17:00
Wednesday	09:00	-	17:00
Thursday	09:00	-	17:00
Friday	09:00	-	17:00
Saturday	Closed		
Sunday	Closed		

Appointments possible outside of opening hours

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 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 disablity
- Bereavement

Thank you for your confidence

Van Bruggen 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 comparison chart 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.

No need to worry, everything is taken care of:

- 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

Advice with a quality guarantee

By choosing us, you can rely on quality. We're happy to prove it with various certifications and registrations, giving you the confidence that you're working with a trusted and reliable partner.

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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 12047734. Visit the AFM register at www.afm.nl/registers for more information.

Financial services quality mark

We hold the Financial Services Quality Mark (Keurmerk Financiële Dienstverlening). This quality mark is evidence of the quality of a financial service provider, signifying that the firm meets high standards. Under the Financial Services Quality Mark, the badge holders are regularly audited by an independent organization. This ensures that you are dealing with a competent and reliable advisor who can provide advice on products from multiple providers.

Complaints?

Are you dissatisfied with anything? Let us know, and we'll find a solution together.

If we are unable to resolve the issue together, you can contact the Financial services complaints institute (Kifid) via www.kifid.nl or by phone at +31 70 333 8 999.

Our registration number with Kifid is 300.017816.

Privacy policy

Your privacy is important to us. We handle your data confidentially and carefully. In this privacy statement, we explain what data we collect, why we collect it, and what rights you have.

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)

Why do we process your personal data?

In order to be able to offer the best possible 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 als 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 the best possible advice on important matters for the duration of your purchased financial products

We handle your data carefully and in the strictest of confidence

We always process your data in accordance with the General Data Protection Regulation (GDPR). Additionally, we have taken measures to prevent unauthorized access or misuse of this data. Our colleagues are required to keep your information confidential and only share it when necessary for the assignment. This may include sharing with lenders, insurers, appraisers, real estate websites, audit firms, real estate agents, and notaries. We only share the necessary data.

Van Bruggen is a franchise organization. We share your personal data with our franchisor to support certain tasks, such as the financial settlement of our services and providing information throughout the term of your 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 conclusion of a product. 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).

With the right advice, dreams can become reality.

Van Bruggen.

More information?
vanbruggen.nl