
SERVICES DOCUMENT HET SERVICEKANTOOR

What is this services document?

Do you require financial advice? Or would you like to purchase a financial product, such as life insurance or a mortgage? In that case, you have come to the right place. We are happy to help you in making the right choice, and in taking out this product.

This document tells you what exactly we do for you, and how we operate. It also tells you how much we charge for this. By law, we are obliged to present you this document in advance when it comes to certain products. These include financial products such as life insurance or mortgages.

With this document, we aim to provide you as much clarity as possible beforehand. You can then make an informed choice from our services. In short: if you read this document carefully, you will know exactly where you stand.

Our services

We advise and mediate in the field of mortgages, general and life insurance, pensions and bank accounts. We do so for private individuals and SMEs. Our services include an extensive inventory, independent advice aligned with your wishes and options, mortgage and insurance application procedures, cancelling old policies, claim settlement, supervising income tax returns for private individuals, preparation for the notary, maintaining contact for you with brokers, surveyors and notaries. We will also regularly be in touch concerning developments with the financial market and insurance, through a newsletter among other things. Moreover, we will carefully set out and manage your details in a file, and every year take the compulsory continuous training and examinations in this regard.

Our quality

We maintain our professional knowledge. We have a licence according to the Financial Supervision Act under number 12007549. Our Professional Indemnity Insurance offers cover, within the limits of the policy, for claims relating to potential professional errors. We furthermore refer you to the conditions you have also been sent, or sent to you with the policy or quotation from the bank and/or insurer concerned. The conditions and financial information leaflets are also stated on the website of the bank and/or insurer concerned. We are a flexible organisation that communicates with you in an open and honest manner. We work toward your interests, and align advice with your wishes and options.

Our way of working in short:

1. We get to know each other during the initial consultation (no obligation whatsoever).
2. In this, you tell us why you want to engage us;
3. We present you our way of working, and let you know how we can assist you;
4. You decide whether you agree with our way of working.

To us, every client is unique. In our way of working, we attach considerable value to personal contact with you, and customised financial advice. How exactly we can assist you depends on your specific wishes and circumstances.

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We help our clients when it comes to insurance and mortgages in the following ways:

1. we list the client's wishes and options
2. we advise on possible solutions through which the client's wishes can be achieved. To do so, our starting point is our knowledge of the products of a number of financial institutions we regularly work with. We have freedom in our advice. We have not entered into any obligation with any bank or insurance company to specifically advise on or mediate in that institution's products.
3. we see to contact between the client and the financial institution from which he/she is considering purchasing a financial product.
4. we support the client after he/she has purchased the desired financial product. This support involves answering general queries on the product concerned. We also assist our clients if they wish to make changes to this product. With insurance policies, it might be that you need to make a claim. In the event of death, for instance. Even in those situations, we aim to assist our clients as best as possible in the contact with the financial institution concerned.

Our relationships with banks and insurers

We can place your interests with more than 30 insurers and banks. That does not alter the fact we do business with all insurers and banks. Our advice is based on the products we are able to offer. We have nevertheless compared various products in terms of conditions and price, as well as having built up experience whereby our preference lies with certain companies.

This is down to swift completion, pleasant cooperation, good reachability, support and information. You will find a list of names of insurers and banks we collaborate with on our website.

Premiums and bills

We have the interest and premiums paid through the companies. They will collect that automatically, which is compulsory in the case of mortgages and corresponding insurance. You must pay bills that we, brokers or notaries draw up to the party concerned. Certain bills can also be paid through a notary.

What do you pay us?

As an office, we incur costs. From 1 January 2009, we must declare all of our profits to you relating to a mortgage or life insurance associated with this. We are not required to declare other products. Our revenues may consist of direct remuneration based on a fixed price, and indirect remuneration based on commission.

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Direct remuneration based on a fixed price

We work with fixed amounts for a financing application.

For financial advice and further settling the mortgage application, we apply **fixed rates**.

Mortgages	Charges
Introductory conversation/Orientation	Free of charge
Starter (not previously a homeowner)	€ 2.695
Transferee (own homeowner now or in the past) Taking out a mortgage	€ 3.195
Mortgage on investment property or holiday home	€ 3.195
<i>Independent entrepreneur supplement</i>	€ 595
<i>Complex application supplement (in consultation for non-standard application)</i>	€ 595
<i>Supplement for mortgage application through service provider intermediary if we have no direct appointment with the money provider concerned (consultant states this in advance).</i>	€ 325
Internal adjustment to the existing mortgage (or parts of this) without passing a deed with the notary	€ 1.995
Increasing the existing mortgage (2nd/3rd mortgage or inclusion within registration)	€ 1.995
Dismissal of joint and several liability	€ 3.195
<ul style="list-style-type: none">• Interim interest adjustment (IIA)• Interim interest mediation (IIM)• Paying into or reducing existing mortgage insurance/bank savings account <i>(NB. only possible with existing mortgage relations)</i>	€ 395
Processing costs for selling home with NHG (National Mortgage Guarantee) loss declaration	€ 1.295

In the majority of situations, these charges can be co-financed with the mortgage and are tax deductible. The bill can be paid at the notary, and otherwise 10 days at the latest after the mortgage deed has been passed.

If the life insurance is taken out in combination with the mortgage application, **NO** additional fees are charged for this. As soon as the insurance is not part of the mortgage application underway at that time, the rate for this is calculated according to the table below.

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We furthermore provide the following items on a **declaration basis**:

Insurance	Charges
Life-insurance application (LIA) or income protection cover (for incapacity to work or unemployment) based on execution only For advice, refer to our hourly rate	€ 395
Annuity-insurance application or annuity savings (bank or otherwise) based on execution only For advice, refer to our hourly rate	€ 395
Expiring annuity insurance, golden handshake or single-premium policy based on execution only For advice, refer to our hourly rate	€ 395
Annuity-insurance application bank savings including annual margin calculation	€ 450
Annual margin calculation	€ 295
Funeral insurance	€ 75
Work-incapacity insurance	Charges
Application based on execution only (no advice) (if there are no insurances arranged at Het Servicekantoor)	€ 975
Application based on execution only (no advice) (if there are a minimum of two insurances arranged at Het Servicekantoor)	€ 375
Change in existing insurance	€ 295

For insurance taken out prior to 1 January 2013, our remuneration is processed into the premium. We receive commission from the insurance company concerned.

Our remuneration is no longer processed into the premium for insurance taken out after 1 January 2013, which is why we are applying the aforementioned rates from that date.

If you ask us to implement a change to an existing insurance policy, we will notify you of the amount of the charges beforehand. This depends on the type of change and when the insurance was taken out.

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We charge for some of our services based on an hourly rate we have presented to you in advance. Examples of these are financial planning and insurance analysis. We provide you an estimate of the costs this involves beforehand.

Advice at an **hourly rate**

High rate	€ 140
Low rate	€ 100

Direct remuneration based on commission

We only work based on commission in the case of indemnity insurance. We do this because in this way, we can consult with you without there having to be an account directly against this.

Indemnity insurance (such as building insurance, home insurance, liability insurance and car insurance)	± 10% - 20% of the premium
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A part of the commission is paid out once you purchase the product. The rest is paid out in shares over the next ten years (or shorter if the duration of the product is under 10 years).

Maintenance

Following mediation, you are able to use our services relating to the advice previously issued free of charge. We will of course inform you of this beforehand. We do not work with a service subscription, since the obligations this creates for both sides involve excessive costs, and we have to fill your file with a relatively great deal of unnecessary work, to be able to abide by the hourly arrangement.

The maintenance consultation can be an initiative on your part, such as queries or changes. We can also call for an appointment if there are significant changes and we believe it important to notify you of this.

What we expect of you

You expect from us considerable expertise and high-quality advice based on this. We are only able to realise that expectation if you are fully open to us concerning relevant matters. The accuracy of the information you provide is of the utmost importance in this regard. After all, if you provide us inaccurate and/or incomplete information, our advice may not be the very best, and potential pay-outs may furthermore be jeopardised. This risk lies with you yourself.

It is also important that you notify us of any relevant change to your personal situation, as soon as possible after this change in circumstances has occurred. We will then examine for you whether the existing situation can be maintained, or whether an adjustment is required in your insurance situation, for instance. Examples of this might include birth, moving home, death, marriage, partnership, change in job/salary, divorce, major renovations, changes in insurance underway elsewhere, early retirement and similar matters. If in doubt, you can of course contact us; we will be happy to help.

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Lastly, it might be that we verify the official papers of financial institutions and third parties (such as the notary) for accuracy, but that you as the direct interested party are also expected to verify such documents for accuracy and omissions. If you ascertain any inaccuracies, it is important you inform us of these as swiftly as possible. Finally, you can expect of us that we are always correct and attentive in our work, and send out relevant documents promptly. We of course also hope to be able expect a similar effort from you.

Terminating the relationship

We of course hope to enter into a long-lasting relationship with you. If you nevertheless decide to change intermediary, we in that case refer you to the company's conditions. We will in that case also no longer be able to defend your interests.

Any questions?

We trust this document has provided you sufficient insight into our services and charges. Please let us know if you have any further questions.

Code of conduct

We declare that we are guided by the basic principles set out below in our everyday activities:

- We provide our clients advice that to the best of our knowledge is the most suitable for the wishes and circumstances of the client concerned;
- In our advice, we take the client's interests in the longer term into account, insofar as we are familiar with these or are able to assume these;
- We do not work with structures that we believe conflict with our clients' interests. Not even in the event the client explicitly requests us to do so and legally indemnifies us against any consequences;
- When taking out a financial product over the duration of this product, or if this financial product is invoked, in no sense whatsoever do we deliberately collaborate in providing incorrect information to insurance companies or other financial institutions;
- We treat and consider all information from our clients as strictly confidential. We exclusively use information concerning and from clients when this ties in with defending the interests the client has entrusted to us;
- In our everyday actions we are thoroughly aware that we fulfil a role involving confidentiality, and that violating this confidentiality could harm the image standing not only of our office, but of the financial services sector as a whole.

Our details

HET SERVICEKANTOOR

Correspondence address:

Hereweg 94
9725 AH GRONINGEN, the Netherlands

Office address:

Hereweg 85-c, Groningen, the Netherlands

Tel +31 (0)50 - 527 04 55

Tel +31 (0)50 - 526 71 64

email info@servicekantoor.nl

internet www.servicekantoor.nl

Groningen Chamber of Commerce 02070998

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Our office is open from Monday to Friday, from 8.30 pm to 5.30 pm. We also work evenings, by agreement.

Memberships and registrations

- Our office is registered with the Dutch Financial Markets Authority under number 12007549.
- For consultancy and mortgages, our office complies with the standards set out by the Dutch Foundation of Approved Mortgage Advisors relating to knowledge, experience and integrity.

Nature of the services

Our office has the licence to advise on and mediate in:

- Mortgages
- Consumer loans
- Life insurance
- Indemnity insurance
- Savings and payment accounts

In our advice, we only involve the option of A Savings Account Own Property (SEW), Investment Right Own Property (BEW), annuity saving insurance and annuity investment right, when situations arise following explicit written confirmation from our office.

Complaints

Although we work to the best of our knowledge and ability, it might occur that you are nevertheless dissatisfied with our services. We assume that you will address on this matter, so that we can arrive at a suitable solution in consultation. Should consultation not result in a satisfactory solution, you are at all times free to present a complaint to the Dutch Financial Services Complaints Institute (KiFiD).

KiFiD,
Postbus 93257 2509
AG THE HAGUE
tel. +31 (0)900-
3552248
email info@kifid.nl

Independence

Our office is entirely independent. That means that we have no contractual obligation whatsoever to advise you to opt for the financial products of certain banks or mortgage providers. Moreover, you are at full liberty to place your financial products where you wish, based on our advice.

No control

We are an entirely independent company. No financial institution whatsoever, such as a bank or an insurance company, has any ownership interests in or control over our company. This freedom to be able to recommend what we believe to be in your interests goes hand in hand with our freedom as a company.