

EXPATS FINANCIAL SOLUTIONS

GUIDANCE ABOUT SERVICES INCLUDING PRIVACY POLICY PARAGRAPH

Info about our services and fees

We want to inform you in a clear way about our services and fees. In this brochure you will find more info about these services and the costs related. With this brochure we exceed the requirements of the WFT regarding providing information about services and fees.

We are pleased to provide you with additional info so that you will get a good overall picture of our services. If you have any questions about the contents of this brochure please contact us.

Name and address

Expats Financial Solutions, Zonnebloemstraat 175, 2565 RT DEN HAAG

Registration AFM (Authority Financial Markets)

Our office is registered at the Autoriteit Financiële Markten under license number 12044126.

Due to our license we are entitled to;

- Advise & arrange regular / current accounts
- Advise & arrange consumer loans
- Advise & arrange mortgage covered loans
- Advise & arrange in insurances (housing & inventory insurances) combined with a mortgage loan
- Advise & arrange income related insurances
- Advise & arrange pension insurances
- Advise & arrange savings accounts and assets

Nature of our services

Within the framework of our license we can be of service in the ways as stated below;

We can give your insight in your current situation related to coverage of present financial risks

If you have a clear view of what financial product meets your needs / requirements best we can help you to compare and select the product most suitable

At your request we can spar or brainstorm with you about ideas regarding a financial product

We can coach you with orientating on the possibilities to insure or cover financial risks or elements

We can give you a full & complete advice about a financial product and guide you with arranging the contract / arrange the contract (after having taken out the product of your choice the service stops).

We can take care of the management of your financial products; advice, arrange the contract, guidance after this phase. Think of periodical re assessment of a contract taken out earlier and see if a better (price, conditions) product is available.

Complaints about our services

It stands to reason that we do the utmost to be of service to you. However there is always a possibility that you are not satisfied about our services. If so please let us know directly so that we can do our best to solve your complaint.

If you think that your complaint has not been solved to your satisfaction you can contact;

Klachteninstituut Financiële Dienstverlening (KIFID)

Postbus 93257

2509 AG DEN HAAG

www.kifid.nl

Our office is associated with KIFID under number 300.016366

Independent Advice

We provide you with independent advice, meaning that we are not mandatory to shop with one particular bank or one particular insurance company. There are no contracts for minimum order quantity.

No say

We are a fully independent company. No bank, insurance company or other supplier of financial services whatsoever has shares, voting rights or other interests in our company.

Our fee

Costs for our services are charged directly to you (letter of assignment) if these are related to mortgage loans, life insurances, income protectors and individual disability insurances.

For regular consumer loans and insurances (non life) we are paid by the bank or insurance company we introduce you to (this is called "provisie").

Your personal data

To be able to give you a good advice we will arrange one or more (virtual) meetings with you. In the / these meetings we will ask you different questions. These questions focus on your current financial situation, your future plans and your knowledge and experience and with financial products & services. Also your income, expenses and assets will be discussed with you as well as the ability and / or the willingness to cover (some of the) financial risks yourself, or the wish or need to cover these risks by means of one or more insurances.

We use your personal data in a prudent way

We will use the data you provided us with in a most prudent way. We have taken measures (technical and organizational) to prevent unauthorized third parties from having access to your data.

How do we use data received from you ?

We use your data to make one or more analyses of your financial situation, followed with a framework of advices about what measures to take to realize the (financial) security level desired by you. This can refer to pensions, insure dedicated financial risks, or taking out a (mortgage) loan.

With drawing the advice (partial or fully) contact with banks, insurance companies, real estate agents, valuers and other parties will most probably be necessary.

Banks and insurance companies will need info to determine if and under what conditions they are prepared to provide you with a (mortgage) loan offer. Valuers are necessary to determine the market value of a house. Real estate agents can provide land registry data and connected issues with this. We only forward your data if they are necessary to execute our activities in a proper and professional manner.

For what period do we store your data ?

We store your data as long as this is necessary to execute the activities assigned by you. Latest 5 year after insurances / loans contract have expired we will destroy the personal data that we received in this context.

What are your rights ?

You are our customer. Thus entitled to define what data we receive from you. You also have additional rights. These are summarized below;

- a) You can ask us for an overview of your personal data stored by us. You will receive this free of charge.
- b) If you think (part of) your data is not registered correctly in our files you are entitled to ask us to correct them. This will be appreciated by us because we can only

do our work if the data we use is correct.

- c) You can ask us to remove (part of) your data registered in our files. We will meet your request.
- d) Wij described how we use your data. If you do not want us to forward your data to a specific organisation please let uw know, we will gladly meet your request.
- e) If desired you can request us to forward data to a third partie (f.e. auditor, advocacy or bank). After having received your request we will execute this a.s.a.p.
- f) If we receive your personal info from third parties we will let you know from which source we received this info.

What are the consequences if you do restrict us in access / use of your data and /or if you do not provide us with data or specific elements of your personal data?

Drawing a financial plan can be compared with solving a puzzle. Lots of separate pieces together form the puzzle. If we are provided with all pieces we almost always can draw a complete and relevant advice report - in order to inform you clearly about the financial aspects and planning for you.

However if you withhold information or elements of information / restrict us in accessibility to your data we will miss "one or more piece(s) of the puzzle". Hence this could very well have consequences for the (content of) advice because we do not have access to pieces of (relevant) info. Result is that the advice or elements of the advice can deviate compared to the situation in which we do have full access to your relevant data. We cannot be held accountable for this. If - to our opinion - we miss too many pieces of the puzzle in order to produce a good financial plan we will inform you that we cannot help you according to our standards

Complaints about the way we deal with your personal data

As indicated above we use your data with utmost confidentiality. Do you have questions about the way we use your personal data ? Do not hesitate and call or email us directly. We will do our best to answer your questions as comprehensive and good as possible.

Should you have a complaint about the way in which we deal with your personal data, we ask you to contact the management of our office. We will promise you that each complaint will be assessed thoroughly.

Should you - after having aligned with us - still think that we are not prudent a.o. accurate conform certain standards in using your personal data then you can file a complaint at the Autoriteit Persoonsgegevens.

www.autoriteitpersoonsgegevens.nl

Of course there is still a lot more to tell you

We hope that - via this brochure - you have been able to form an opinion of what we can do for you. Of course that is more than you have read in this brochure. Do you want to know more about our way of working or what we can do for you ? Please contact us so that we can inform you in a personal / virtual meeting.

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