

Service Guide

Huub Hypotheken

Financial Services Guide

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Who are we?

Huub Hypotheken

Nieuwe Looiersdwarsstraat 9
1017 TZ Amsterdam
085-301 19 18
www.huub.nl
info@huub.nl

Availability

We are available Monday to Friday from 9:00 to 17:30. Outside our office hours, our virtual assistant is happy to help you 24/7 at huub.nl. You are of course also welcome to send us an email, and we will contact you the next working day.

What can we help you with?

Huub Hypotheken holds a licence from the Netherlands Authority for the Financial Markets (AFM) under license number 12050266 for advising and intermediating in the following financial services and/or products:

- ✓ Payment and savings accounts
- ✓ Consumer and Mortgage credit
- ✓ Income protection insurance
- ✓ Personal and commercial non-life insurance
- ✓ Assets and Participating interests in investment institutions (investment funds)

How independent is our advice?

Independent advice

We are completely independent in our advice. This means our firm has no obligation to place financial products with one or more financial institutions.

Business independence

No financial institution, such as a bank or an insurance company, holds an ownership interest or control in our firm. Our independence as a business means in practice that we inform and advise in your interest.

Choice of providers

The market has many providers of financial products and services. These providers often have dozens of different financial products. We make a selection of the companies with which we do business.

We make this selection based on a number of criteria: the level of the premium, the quality of the terms and conditions, and our experience of how the institution behaves when a claim is made. On request, we will provide you with an overview of the companies with which we do business. When we advise you on a particular financial service, we first investigate whether a product from one of the providers we have selected meets your needs. If we consider that no suitable provider is available within this selection — for example because you have very specific requirements — we can search more broadly in the financial products market. In that case, we will always inform you of this in advance.

What do we ask of you?

In order to serve your interests in the field of financial services as effectively as possible, we also ask a number of things of you.

Accurate and complete information

Our advice depends on the information you provide us. A sound financial plan stands or falls on having a complete picture of your data. We therefore ask you to share with us all information that may be relevant to the advice we give you. The information we receive from you partly determines the advice we give you.

Notifying us of changes

We naturally ask you to inform us of changes in your personal situation that may affect your package of financial services. Think, for example, of moving home, changing jobs, getting married, having a child, or becoming unemployed or incapacitated for work.

Reviewing information

If we arrange a particular financial service for you, you may receive information from us that we are legally required to provide, and/or you may receive information that helps you to gain an even better understanding of the financial products and services we offer. We ask you to read all our information carefully and to consult us if necessary or desired. In any case, we ask you to always check the policies and other contracts yourself and to verify that they have been drawn up in accordance with your wishes. We of course also check these documents.

Our costs for advice and intermediation

We always carry out our work for you on the basis of a fixed fee or hourly rate. The only exception to this are activities relating to consumer credit. These we always carry out on the basis of ongoing commission, because no other revenue model is legally permitted.

Our internal remuneration policy

Our employees' remuneration consists 100% of a fixed salary. The fixed salaries at our company are in line with the market. We regularly assess and guide our employees on acting with integrity, soundly and in a client-focused manner. This assessment partly determines the level of the fixed salary or hourly rate.

If you have a complaint

We look after your interests in the field of financial services as well as we can. But we too can make mistakes. And that may result in you having a complaint.

First raise the complaint with us

If you have a complaint, we ask you to first raise it with the complaints coordinator at our office. Your complaint will be handled in accordance with our complaints procedure: a fixed procedure that guarantees that the complaint will be handled correctly, adequately and promptly. We will respond to your complaint in writing within a maximum of 48 hours. We will of course do everything in our power to reach a solution that you can agree with.

If necessary, then escalate to the complaints institute

If we cannot resolve the matter together and your complaint concerns our financial services, you can always turn to the Financial Services Complaints Institute (Kifid), an independent foundation that will further assess your complaint. You can contact them at:

Financial Services Complaints Institute (Kifid)

P.O. Box 93257 - 2509 AG The Hague

Telephone: 070 – 333 89 99

E-mail: consumenten@kifid.nlwww.kifid.nl

There are no costs for you in connection with the handling of your complaint. Huub Hypotheken is affiliated with Kifid under number 300.019071.

General terms and conditions

The General Terms and Conditions of Huub Hypotheken apply to our services. These will be sent to you on request.