Service guide

Information about our service
We strive to be transparent and make clear arrangements with you about or service and its associated costs. You can read about it in this brochure. We provide more information here than is required by the laws on financial supervision. We are happy to give additional information so that you have a clear view of or service. If you have any questions, please ask them!

Name and address
Our information:
A&H Finance
Muiderstraatweg 15 B
1111 PS, Diemen (Amsterdam)
Telephone: 020 – 465 19 51
E-mail: info@ahfinance.nl
Internet: www.ahfinance.nl

Registration Dutch Authority Financial Markets (AFM)
Our office is registered with the Dutch Authority Financial Markets under license number: 12017511.

On the basis of this license we may employ the following activities:

- To advice and broker non-life insurance for private individuals
- To advice and broker non-life insurance for business
- To advice and broker income protection insurance
- To advice and broker health-insurance
- To advice and broker wealth accumulating products
- To advice and broker mortgage credit
- To advice and broker consumer credit
- To advice and broker payment accounts
- To advice and broker savings accounts
- To advice and broker pension Insurance
- To advice and broker electronic money
- To advice on participation rights in investment institutions

Nature of our service
Within the boundaries of our license we can be of service in the following ways:

1. We can give you **insight** in your current (financial) situation concerning covering certain risks..
2. When you know in broad terms what kind of financial product you are looking for, we can help you with **comparing** and selecting the best option.
3. We can, on your request, be a **sparring partner** about ideas of a financial product.

4. We can **coach** you with getting a clear overview of the possibilities of covering risks with different insurances.
5. We can give you a **complete advice** on a financial product and guide you with getting the right solution, whereby our service stops when the product concerned is taken out.
6. We can take care of the **full management** of financial products for you: advice, getting the product and support after getting the product. The latter refers to for example intermediate advice to adjusting the product, or taking care of incurred damage and appeal to insurance.

Complaints about our service

We do our utmost best to provide the best possible service for you. If you despite this are not satisfied with our service, you can send your complaint directly to us. We will try to correct our mistake as soon as possible.

In the case that we cannot come to a solution together, you can go to the Complaints Institute Financial Services (Kifid). You can contact:

Klachteninstituut Financiële Dienstverlening (Kifid)
Post office box 93257
2509 AG, The Hague
Telephone. 070 – 333 8 999
www.kifid.nl

Our office is affiliated with Kifid under number ***300.012773.***

Advice-free

Our office is fully advice-free. This means that **we do not** have any contractual obligation to advise you to choose certain financial products from certain banks or insurance companies.

No controlling interest

We are a fully independent company. No bank, insurer, or any other provider of financial products and/or service has voting rights, shares or otherwise has control rights in our company.

How we are remunerated
We charge the costs of our service directly to you. Before we start the assignment, we make an estimation of the service and the cost that are associated with this service. Thus you know beforehand what the payable costs are. On the moment that we know that additional work is needed, compared to what is stated in the service contract, we will contact you about this.

Your personal data
To give good advice, we are going to engage in a conversation with you. In this conversation we will ask you different questions about your financial knowledge, experience with financial services providers and your financial situation such as your income, expenses, wealth and your wishes and needs that are relevant for our advice. We also discuss your risk preference: whether you want to bear this yourself or cover it with for example insurance.

We handle your personal data carefully
We handle the data we receive from you with the utmost care and responsibility. We have taken the necessary technical and organizational measures to prevent unauthorized third parties to take notice of our data. In addition, all of our employees have signed a Non-Disclosure Agreement with our company.

How do we use the data that we received from you?
We use the data we received from you to analyze your financial situation. From this follows our advice on which steps you can take to realize your desired financial certainty. This can relate to getting financing, accrual of your pension and insuring certain risks.

Both when drafting up advice as well as asking to execute (parts of) our advice, it can happen that we have to get in touch with lenders, insurers, expertise bureaus and others that can be relevant with executing the for you to realize financial certainty.

With insurers and lenders it concerns the data that these organizations require to assess whether they will make you an offer for a mortgage or insurance, and under what terms and conditions. With expertise bureaus such as real estate appraisers it is about contact details and the data that is necessary to value your property or other belongings.

We only provide your personal data to third parties in the context of the service contract specified between you and A&H Finance. We only provide this data to these third parties when they truly need it for the service we requested.

For how long do we keep your data?
We keep the data no longer than is required for the activities that we execute for you. At the latest five years after the mortgage and/or insurance that we brokered for you has ended, we destroy the personal data that we received from you in this context.

What are your rights?
You are our client. Thus you have the right to determine what data you share with us and what you do not share. But besides that, you also have other rights. We summarize these below.

a) You may always ask us to send an overview of the (personal) data we have collected from you. We provide this overview free of charge.

b) If you think that certain data about you is processed incorrectly in our administration, you can ask us for this to be corrected. We highly appreciate this because we can only do our work properly if the data we have is correct.

c) If you no longer want that certain data is registered in our administration, you can request us to delete this data. Of course, we oblige to such a request.

d) We have pointed out above in which way we use the data we have received from you. If you, at any moment, will want to limit this use, for example because certain data may not be transferred to a certain organization, then you can let us know. We will of course oblige to such a request.

e) If you wish, you can ask us to share your data to a third party. This can be for example your accountant, attorney, or bank. After receiving this request, we will carry it out as soon as possible.

f) If we received personal data from third parties such as your insurer, accountant, bank or other financial advisers, we inform you on the source from which we received the data.

What is the situation in case you do not provide us with certain information, or limit us in using information?

Giving sound financial advice is comparable with making a puzzle. There are many independent pieces that at the beginning of our work are mixed up. If we have all pieces to the puzzle, we almost always can solve the puzzle and provide you with a comprehensive financial advice.

However, if you do not wish to provide certain information, or limit us using it, we miss multiple pieces of the puzzle. Sometimes it is not insurmountable to still provide financial advice. We will then note however that this advice may miss certain aspects due to the fact that we did not have all information necessary in our possession. We also then discuss what the possible consequences of missing information are for you.

If too much information is missing, we cannot provide responsible financial advice and we will inform you that we cannot give financial advice.

Do you have a question or complaint?

As described above, we try to handle your personal date with the utmost care. If you have any questions about the way we handle personal information within our organization, do not hesitate to contact us. We will try our best to answer your questions as good as possible.

If you have complaints about the way our office has handled your personal information, we express the wish to contact management of our office. We promise you that this complaint will receive our attention.

If you still believe that we did not handle your personal information with care, you can file a complaint at the Dutch Data Protection Authority.
www.autoriteitpersoonsgegevens.nl/en

Of course, there is a lot more to tell

We hope that you now have a good idea of what we can do for you. Of course that is much more than what you have read in this brochure. Do not hesitate to ask us questions, we are glad to help. Do you want to know more about what we can do for you and how we work? We are happy to tell you in a personal meeting.