

PRO FINANCE Service Guide

INTRODUCTION

Pro Finance is an independent financial services provider into the home financing for the Dutch and expats living in the Netherlands. We are pleased to explain our approach to you. Our approach centres on you as our client. We are guided by your personal situation and your personal requirements. In this service guide Pro Finance explains how that is done and introduces you to our company. You will find below concise information concerning our general details, our opening hours, our services and our complaints procedure.

WHO WE ARE

Pro Finance is an independent financial services provider in the area of home financing and all Mortgages-related products for the Dutch as well as expats living in the Netherlands. We also act as an independent intermediary for taking out the financial products we recommend to you.

OUR SERVICES

Pro Finance holds licence to advise and mediate on mortgage credit and life insurance. Because mortgage advice often extends to a broader explanation of the financial options, you can count on us for a comprehensive approach based on the important aspects of your specific situation. We have the knowledge and expertise needed to provide the right advice for you. We are also able to tailor solutions to your requirements, based on our contact with the suppliers of the necessary financial products. In all of these areas we assist you in concluding contracts with the financial institutions concerned. And we continue to provide you with advice and guidance once you have purchased financial products through our mediation. If necessary and desirable we will maintain contact with the suppliers of those financial products on your behalf.

OUR EXPECTATIONS OF YOU

To enable us to perform an optimum service with your expectations and the agreements we have made, we ask you to provide us with timely and complete information about everything relevant to the contracts with the financial institutions you are planning to conclude. That relates in particular to changes to your personal or relationship situations (such as: birth, cohabitation, marriage, divorce, death, change of address, etc.) and changes to your income and employment situation.

OUR DETAILS

Visiting address	Middenweg 344	Amsterdam, 1097 TZ
Telephone	020 4632990	Fax. 020 6680058
E-mail	info@profinance.nl	www.profinance.nl



OUR RELATIONSHIP WITH LENDERS AND INSURERS

We provide advice and mediation independently of financial institutions such as lenders and insurance companies. We are free in the advice we provide and we work according to your interests. Our office does business with sufficient lenders; banks, insurance companies, pension funds, to take out mortgages and other financials products. Our relationship with the top quality lenders is based on good acceptance and claim settlement experience. Pro Finance is an independent adviser. No third party does participate in Pro Finance.

HOW DO WE EARN A LIVING

For mortgage advice and -mediation we charge a fixed fee. Our fee for services provided, will be levied through an invoice sent to the civil notary. An indication of the minimum and maximum fees is in accordance with the following schedule. For effecting additional insurances to protect your monthly payments in case of death, unemployment or disability, we charge € 500,- per insurance.



Product / client	Service	Number of suppliers	Indication working hours	Fee by invoice
Mortgage Ex pat	Advice Mediation Service	5 suppliers	Minimum 20 hours Maximum 40 hours	€ 4.500,-

PAYMENTS

You pay all of the charges for the financial products you have purchases directly to the lender or insurance company. In general the amounts will be automatically withdrawn from your account. We advise you to make sure that the credit balance in your bank account is sufficient. Payment are rears can later lead to high catch-up payments or even to problems with the lender of insurance company.



OUR QUALITY

Our office is registered with the Dutch Authority for Financial Markets (*Autoriteit Financiële Markten*) number 12004987. Registration is compulsory under the Dutch Financial Supervision Act (*Wet financieel toezicht*). The AFM register can be viewed on the AFM's website (www.afm.nl). Our mortgage consultant is listed in the register of Certified Mortgage Consultants; (SEH) number 11165. and Accredited Insurance advisor (B-register) number 225639. He has experience in business over ten years. Certified mortgage consultants have completed a study programme that guarantees their in-depth knowledge of all subjects related to the provision of sound mortgage advice. Their knowledge is kept up to date by following a fixed annual refresher training programme. The privacy of your personal data is guaranteed with us; our company is registered with the Dutch Data Protection Authority. Our company and its staff are affiliated with; Stichting Erkenningsregeling Hypotheekadviseurs (SEH), the regulatory authority for mortgage consultants. Our company strives to achieve the highest possible level of quality. That protects you against the financial losses you can face if given incorrect or incomplete advice. But nobody is infallible. In cases where things go wrong, we are covered for professional liability.

ENDING OF OUR RELATIONSHIP

You have the right to sever the relationship with our office at any time, without a notice period. If you have taken out insurance policies via our office you can ask the insurance companies to transfer the current policies to a different adviser of your choice. We are equally free to sever the relationship with you. In that case, you can ask the insurance company to transfer the policies taken out by us to a different adviser as well.

COMPLAINTS PROCEDURE

If you have any complaints about our service we would like to hear them from you. That way, we can work out how to solve the problem. But if that fails to lead to a satisfactory solution, you have the option of lodging your complaint with the Financial Service Complaints Institutions (Klachteninstituut financiële dienstverlening), (*KIFID*).

The Kifid makes a recommendation on disputes. The complaint is given on Kifid's website (www.kifid.nl).

Kifid

Postbus 93257

2509 AG DEN HAAG

Telefoon 0900-klacht or 0900-3552248 (€ 0,10 per minute)

You are of course also free to refer your complaint to the civil court.

