

D U T C H
MORTGAGE
SPECIALIST

Service Guide



DUTCH MORTGAGE SPECIALIST

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1. About us

Dutch Mortgage Specialist (DMS) is part of Vaes Finance. We are located at the D. Losstraat 24, 3201 EJ Spijkensisse. Our company represents your financial service interests. DMS advises and mediates on:



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- Mortgages
- Non-life insurance
- Life insurance
- Income insurance
- Tax matters

You can reach us in the following ways:

Telephone: +31 (0)10 – 310 79 92

E-mail info@dmsfinance.nl

In addition, you will receive the telephone number and the address of your financial advisor as soon as he has been in contact with you for the first time. In that way, there is always personal communication with us. We have our own internet site. It contains financial news, information, and documents. Visit our website: www.dutchmortgagespecialist.com.

2. Our services

The Authority for the Financial Markets (AFM) supervises the financial markets. It is important that consumers, businesses, and the government have confidence in the financial markets and that the markets operate in a clear and fair way. Strict legislation and regulations should ensure the expertise and reliability of financial advice by financial product providers and by consultants who provide advice on financial products. This protects the interests of consumers. Quality assurance takes place based on diplomas, certifications, and lifelong learning.

The AFM has granted us several licenses. Based on these, we can advise and mediate on non-life and life insurance, income insurance, and mortgage credit.

Non-life insurance

Everyone has one or more non-life insurances. It may concern insurance for your furniture or your car. You often also need damage insurance to protect you from financial damage caused by fire, loss, theft, or liability, for example. Without insurance coverage, you run a risk of significant financial damage.

Life insurance

Life insurance exists in many forms. Simple insurance to pay for your funeral and complex insurance to finance your pension or to take care of your survivors are life insurances. But also, insurance with which you will pay off the debt of your mortgage in due course may be a kind of life insurance.

Income insurance

You almost automatically match your housing and living situation with the income you receive. If you unexpectedly become incapacitated for work or unemployed, it may have a major impact on your income situation. Many people, therefore, choose to take out additional insurance against income drop in the event of incapacity for work and unemployment. Several insurances exist that can be used to assure these risks.

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Mortgage credit

If you are buying a house, you will probably take out a mortgage. This is an important moment of consultation. At this moment, you decide to enter into an obligation for a longer period, often up to 30 years. In this decision, you, as a consumer, need to pay attention to many things. The interest rate, the period for which you fix the interest rate, and the possibilities for early repayment of the loan are important to you.

Second Opinion

If you have applied for a mortgage or life insurance offer from another party, such as a bank or intermediary, you can ask us for a second opinion. For a fee, we carry out an accurate analysis of the offer you have received and provide it with substantive and understandable comments. This does not oblige you at all to contract our products. A second opinion strengthens your position in your conversations with the other provider/advisor.

3. Advice and/or mediation

We offer you the opportunity to tailor the amount of service to your personal wishes and needs. Before you give us an assignment, you select from the following options:

1. Advice and mediation
2. Advice only

Your choice is clearly defined in a Service Order.

Advice and mediation

If you choose that we provide you with advice, you may expect that you will get an expert opinion on the way you can reduce or eliminate risks and how you can achieve certain capital objectives. Our office has no obligation to place financial products with one or more financial institutions. We are therefore completely independent in our advice. In addition, no financial institution, like a bank or an insurance company, has an ownership interest or control in our company. This freedom to advise you goes hand in hand with our freedom as an entrepreneur.

The market has many providers of financial products and services. We work with comparative programs that allow for a careful analysis of a representative part of the market. From these suppliers, we select an offer that suits your personal needs best. We make this comparison based on a large number of factors. These include, for example, the quality of the terms and conditions and the experience with the bank/insurer. In this way, we can represent you as an independent mediator.

Advice only

When you give us an assignment for advice only, we will make a concrete proposal for a (product) solution in your specific situation. You can then decide to contract the product yourself or to outsource it to us for the time being by means of a supplementary service contract.

Mediation only

If you do not want advice but only want to contract a financial product, it is called "*execution only*". In that case, the broker will only perform what you order. In that case, you will pay the broker a fee for his/her activities. Because they do not have to take the steps required by the Financial Supervision Act (WFT) when advising on complex products, this form of service can be offered at a lower rate than when advice is given as well.

We believe it is unwise to buy a financial product without consulting. At *execution only*, you must be able to specify exactly which product you want to acquire, as well as at which provider, which product variant, the insured amounts,

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and the duration. In addition, you should keep an eye on when the product needs to be adjusted yourself. You cannot contract any financial products with us without our prior advice.

4. How are we compensated?

Our compensation model will be explained in detail later in this document. Your advisor will give it to you before he prepares an opinion. The amount of the compensation depends entirely on the services you receive from us. For example, you will obviously pay a higher rate for advice and mediation than if we only mediate for you.

Usually, we will charge you at a fixed rate. You pay us directly based on an invoice. For several financial products, we receive a continuous commission from the insurance company. We use that commission to administer and manage products for you. Changes to these products are carried out by us without any charges. In this case, it concerns non-complex products, such as non-life insurance and savings accounts (not bank savings). For all other products, we do not receive any commission from the bank or insurance company.

For service and advice in the future, you can enter into a service agreement with us. You will pay us the related fee in the form of a monthly amount.

5. Memberships and registrations

Our office is registered with several organisations. The most important are:

- Authority for the Financial Markets (AFM)
- Chamber of Commerce (CoC)
- Complaints Institute for Financial Services (KiFiD)

Authority for the Financial Markets (AFM)

Under the Act, the AFM supervises the reliability, expertise, and integrity of the services of financial consultants, among others. Our office is registered with the AFM under number: 12044791. The register of licensees can be consulted at www.afm.nl.

Chamber of Commerce (CoC)

In the trade register, we are registered under number: 67040799.

Complaints Institute for Financial Services (KiFiD)

We will do our utmost to serve you as well as possible. If you have a complaint regarding our service, we will try to find a solution with you. If this would not be possible, you can contact the Complaints Institute for Financial Services. This is an independent foundation that will assess your complaint. Our registration number at the KiFiD is 300.016585.

6. What are your complaints options?

First, inform us about the complaint

If you have a complaint, we ask you to communicate it first to your consultant (in writing). In most cases, he will be able to resolve your complaint quickly. If you are unable to resolve the complaint with your advisor, you can report your complaint to our management in writing.

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Afterwards, if required, to the complaints institute

If we can't work it out, you can contact the Complaints Institute for Financial Services (Kifid), an independent foundation that will assess your complaint further.

For this purpose, you can contact:
Complaints Institute for Financial Services
P.O. Box 93257
2509 AG The Hague, The Netherlands
Telephone: 0900 - 3552248
Internet : www.kifid.nl

7. In which way our competence is guaranteed?

DMS requires ongoing education for its employees. Each employee holds one or more diplomas in insurance, saving and investing, and financing. You can ask for access to the diplomas and certificates of our employees at any time.

8. How do interest and premium payments take place?

You pay interest, premiums, and repayments directly to the lender and insurer. In the event of late payment, we can consult with the company to agree on a payment arrangement. You should report any problems regarding payment to us as early as possible.

9. How can you terminate the relationship with our office?

If you have entered into a service agreement with us, you may terminate this agreement for the first time one year after the effective date. The notice period is one full month. If you also intend to terminate the relationship with our office, you will also send a written request for an intermediate change to the company where the product was closed. After processing this request by the insurer or lender, we are no longer your point of contact. Insurance and other financial products, which you have taken out through our mediation, will remain administered by us, at least for the statutory retention period.

10. Our way of working

You will receive this Service Guide prior to our service. You will also receive the statutory Service Renewal Document (DVD). In this, we provide brief information about our way of working, the nature and scope of our services, and the average compensation involved. The DVD allows a comparison of the essential points between different offices, while our Service Guide tries to provide the most complete picture of what we can do for you. We are committed to honest, independent, and integral advice. That is why we have chosen the following basis:

- Independent
- Not tied to banks or insurers
- Advice based on a representative analysis of the market
- Selection of companies by quality
- Expert and reliable advice
- Transparent and fair remuneration



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11. What services do we provide?

We provide the following consultancy and mediation services:

- Product advice
- Mortgage advice
- Advice on your current financial provisions
- Second Opinion
- (Periodic) follow-up advice and mediation
- Follow-up financial services

Further in this document, we describe the activities we perform for the services we offer. We advise and mediate in various financial products. We can offer these products on behalf of a large number of banks and insurers. In most cases, we will provide you with advice before you contract a product through our mediation. This depends on the complexity of the product. Some products are less complicated but require good advice, the so-called high-impact products. We reserve the right to refuse contracts for advice and/or mediation. Without a written agreement, no advice and/or mediation obligation shall apply.

12. What services do we not provide?

We are knowledgeable in many areas but cannot serve you in every field. We do not give advice on matters that are part of the field of activity of a real estate agent, notary, divorce mediator, lawyer, or accountant. The content of notarial acts and agreements, for example, can be very complex, and therefore you will discuss them with the professional in the area concerned. This is usually the party you have assigned for this purpose. Nor do we advise on pension contracts (employer/employee agreements covered by the Pension Act). Because of the breadth of our field of expertise as a financial service provider, we have a lot to do with the field of activity of other experts. If required, we will act as an intermediary in reaching agreements. You can also ask us what you should look for when entering into agreements.

13. Independent

Our office is completely independent. This means that we have no contractual obligation to advise you to choose the financial products of certain banks or insurance companies. We charge our work directly to our customers. In most cases, no payment flow exists between us, as a financial service provider, and the financial product provider. Only in the case of non-life insurance, do we receive a continuous commission from the insurer for advising and contracting the product on the one hand and for the support we offer you if you have any damage or wish to make changes on the other. We compare the non-life insurances with a large number of companies before we offer them to you.

14. Untied

We are a completely independent company. No bank, insurer, or other financial product provider has voting rights, shares, or otherwise control in our company. Premiums and interest rates for financial products are collected directly from our customers by the companies. Payments on financial products are made directly by the companies to our customers.

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15. Representative analysis

After the inventorisation of your data, we establish your financial situation and point out the income and capital risks to you. DMS has access to more than twenty-five banks and insurance companies. We constantly compare a representative number of market parties on interest rates, premiums, and conditions so that you can be sure of a sophisticated selection of products with an excellent price/quality ratio.

16. Selection of companies by quality

In the final selection of providers of financial products, we focus on the quality of the product and the reliability of the supplier itself. We believe that the price of the product is important, but we also look at less visible quality aspects such as speed in processing applications, clarity in the acceptance process, and options to adapt financial constructions in the future. Simplified: How smoothly the application of a financial product will be handled by the bank/insurer? Major differences in quality exist between companies. When we draw up our advice, we consciously choose those companies with whom we have many years of experience and who we recommend as solid and reliable providers.

17. Expert and reliable

We can provide expert and reliable financial advice. Our consultants are honest, experienced, and qualified for all products in which they advise and mediate. In every opinion, we pay particular attention to the following aspects:

1. *Statutory Compliance:*
 - create a sufficiently comprehensive customer profile
 - in advance, you will receive the statutory documents containing information from us
 - we are completely transparent about our remuneration
2. *Consistency in advice:*
 - completeness and logic of the financing structure for a mortgage
 - the fit of recommended financial products to the customer profile
 - motivation recommended financial products
3. *Application of fiscal matters:*
 - box 1/box 3 placing financial products
 - 30-year arrangement
 - phaseout mortgage interest deduction
 - capital gains tax
 - loan arrangement
 - notional rent value
 - deductibility of costs and premiums
 - transitional right mortgages and capital exemptions

18. Transparent and fair remuneration

Before you decide to give us a service contract, we will discuss with you what our advisory work will consist of. We also agree with you on the form of remuneration and we will indicate the costs that will be charged upon completion of the work.

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When we agree on a fixed rate for our services, you will know in advance where you stand. If we spend more hours carrying out the assignment, we consider it to be our entrepreneurial risk. If we spend fewer hours than we have estimated, we benefit from that.

On page 13, all rates are displayed clearly and clearly. We have a rate that is consistent with the quality of our service and is necessary for the continuity of the company. The table below shows the types of remuneration that may apply.

Service	Fee for operations (lump sum)	Amount p.m. (fixed ongoing amount)	Hourly rate (based on hours worked)	Commission (compensation from the company)
Advice	v		v	
Mediation	v		v	
Aftercare		v	v	
Non-life insurance				v

19. Aftercare

The financial plan and its products must be periodically updated according to your financial situation at the time. This is the only way to actually achieve your medium and long-term goals and to ensure that the risk coverage is maintained at an appropriate level. As a customer, you will therefore start a long-term relationship with your consultant. The consultant and the customer inform each other correctly, fully, and in good time. Aftercare consists, on the one hand of *product management* (administration, management, and mutating of your financial products) and on the other hand of *follow-up advice*, periodically or otherwise.

19.1 Product management

Product management is part of our service as long as we have an advisory relationship with you. For the work involved, it is logical and necessary that you pay a fee for this. Product management is a fixed element in our service agreements. Product management includes the following services:

- General information on financial matters through newsletters
- Digital storage of your financial product data
- Forward mail regarding your financial products
- Answer questions about your financial products
- Changes to your financial products at your request
- Record changes to your name, address, and city data
- Information on significant changes in taxes and legislation
- Answer questions about payment of premiums and interest

If you do not conclude a service agreement, or if you cancel it, factually no consulting relationship between you and us exists anymore. If we do work for you upon your request in the future, we will send you an invoice for the work that has been done. In the event no service agreement exists, we limit our services to what the legislator requires us. This does not include product management, but only information provision on substantial changes to the product terms of the financial products concluded through our office.

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19.2 Follow-up advice

Follow-up advice can also be arranged in a service agreement. Like this, you always have our expertise and advice at hand. You will pay us a monthly amount for it. We only offer the service agreement to individuals. Entrepreneurs can agree on tailor-made aftercare with us. The exact content of our service provided under the service agreement is specified accurately in the agreement itself and we will discuss it with you in advance.

19.3 Service Agreement

Service Agreement	€ 12.50 per month
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The rates for the service agreement are indexed annually based on the consumer price index.

20. How do you pay us?

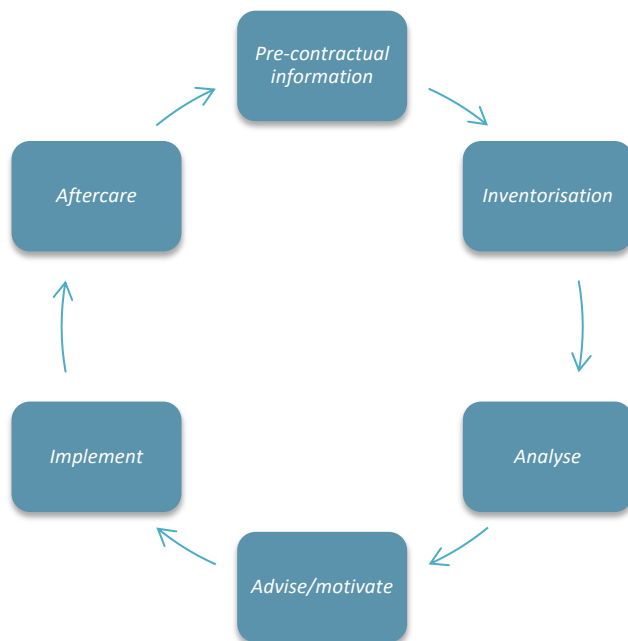
Invoicing takes place after we have completed the work for advice or mediation. The work will normally be invoiced separately. We may decide to charge you for advice and mediation on one invoice. We will take care of any VAT payments to the tax authorities. For advice and mediation in products for which we receive a commission from the supplier(s), you will not receive an invoice. Our general terms and conditions include the payment terms. These can be downloaded from our website or can be obtained from your advisor. If you take out a mortgage, the advice/mediation fee can be co-financed in most cases. Our invoice will be paid to us at or after the execution at the notary. As a rule, these costs are deductible as financing costs for income tax. For product management and periodic follow-up advice, we offer you a service agreement. You pay us a fixed amount per month. Payment takes place based on a direct debit authorisation. For non-life insurance, you will not pay us any compensation. We receive a continuous commission from the insurance company.

21. Advisory and intermediation services

It is important for you to know the content of our advice, know what services we provide, and what products we take out for you. Below we describe the phases of the service process and the different services we provide. We comply with the legal advice process described in the Financial Supervision Act.

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21.1 Service process



In a Financial Plan, we focus on the following topics:

- Home and mortgage
- Risk of death
- Pension prospect
- Disability risk
- Unemployment risk
- Existing financial provisions

21.5 Advice on current financial provisions

In most households, one or more life or savings insurance policies have been taken out in the past. In addition, deposits, investment accounts, and credit agreements can be in place. If you want to have these provisions assessed on quality and efficiency, we will prepare an analysis for you, we will give you advise on each provision, and we will also offer you alternatives if required.

21.6 Second Opinion

If you have received advice from another company, you can have this advice assessed on the aspects previously mentioned under 'Expert and reliable'. In the event of a second opinion, we do not give advice, but report our findings in a clear report. You will then be significantly better able to assess the quality and completeness of the advice received. We may also advise you if you wish.

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21.7 Follow-up advice

In the event of follow-up advice, the advice previously provided is reviewed and where necessary revised to keep in line with your short, medium, and long-term objectives. It can thus concern small or larger adjustments. For example, change in the risk cover, advice on renewing your mortgage interest rate contract, advice on deviations from your investment profile, and advice on preparing your tax return.

22. Scope

<i>Product</i>	<i>Number of suppliers</i>
Mortgage	25
Life insurance	10
Incapacity for work/Unemployment individuals	3
Insurance for incapacity for work entrepreneurs	6
Non-life insurance	12

23. Indication of the number of working hours

<i>Services</i>	<i>Nature of the service</i>	<i>Number of hours</i>
Intake interview	Inventorisation	1.5 - 2
Mortgage for home purchase	Advice and mediation	22 - 27
Mortgage for refinancing a home	Advice and mediation	22 - 27
Mortgage increase	Advice and mediation	13 - 18
Discharge of joint and several liability	Advice and mediation	22 - 27
Incapacity for work and unemployment individuals	Advice and mediation	4 - 6
Insurance for incapacity for work entrepreneurs	Advice and mediation	7 - 8
Risk of death	Advice and mediation	4 - 6

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24. Rate Card

<i>Services</i>	<i>Advice</i>	<i>Mediation</i>
General		
Intake interview financial advice	at our expense	
Consulting and follow-up interview	included in the assignment	
Mortgages		
Mortgage advice and mediation starter	€ 1,550	€ 1,450
Mortgage advice and mediation for an existing home owner	€ 1,700	€ 1,550
Mortgage advice and mediation entrepreneur	€ 1,900	€ 1,600
Mortgage increase with advice and mediation income risks	€ 1,300	€ 1,100
Mortgage increase without advice and mediation income risks	€ 950	€ 800
Refinancing of a home (mortgage renewal)	€ 1,700	€ 1,550
Feasibility study individual		€ 350
Feasibility study entrepreneur		€ 500
Discharge of several and joint liability in the event of (legal) divorce	€ 1,550	€ 1,450
Income risk		
Incapacity for work/Unemployment individuals	€ 250	€ 250
Incapacity for work entrepreneurs	€ 600	€ 250
Risk of death	€ 250	€ 200
Non-life insurance	commission	commission
Other services		
Agreement on mutual obligation cohabitants		€ 500
Administrative work and services per hour		€ 60
Advice and mediation based on an hourly rate	€ 135	€ 135

The rates are valid as of 1 September 2022 and are exclusive of VAT, to the extent that VAT is due. The total fee payable for advice and mediation depends on the complexity of your financial situation, the tax legislation, your specific wishes, and the number and complexity of the financial products involved in the advice.

25. Explanation rates

The rates are exempt from VAT when it comes to a combination of advice and mediation. In case of advice without an intention to mediate VAT is payable. When we work for you at an hourly rate, the amount you pay depends on the number of hours we work for you. This is affected by, among other things, the number and complexity of existing financial provisions, the number and complexity of the new products that are recommended and mediated, and the complexity of your income and capital position. We can also charge hours for additional services such as mediation at the time of purchase of a house, granting of the valuation assignment, and notary mediation.

Since 1 January 2013, a legal ban exists on commission for newly contracted complex products. Financial service providers (intermediaries, banks, and insurers) may also not receive a continuous commission from the provider for future aftercare. We have had years of positive experience in advising and mediating based on direct

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compensation by the customer. If you pay directly for financial services, this benefits transparency and improves the mutual position of you as a customer and us as a financial service provider. Market-wide, the prohibition on commission results in greater confidence in the financial sector and lower rates for financial products. In case we implement changes for you on contracted financial products, costs may be charged by the lender or service provider, and by us as the advisor/mediator. We will make these costs transparent to you in advance, to allow you for proper consideration.

26. Privacy laws

26.1 Your personal data

To be able to advise you on which financial products fit your situation, we will have an interview with you. In this interview, we will ask you several questions. These questions relate to your knowledge and experience with financial services, your financial situation, such as income, expenses, and assets, your needs and wishes, as relevant to the financial advice, and your willingness to run certain risks yourself, or, on the contrary, your desire to cover them, for example by means of insurance.

26.2 We will handle your data carefully

We will handle the information we receive from you with care. We have taken technical and organisational measures to prevent unauthorised third parties from taking note of this information. All our employees have also signed a confidentiality agreement.

26.3 How do we use the information we received from you?

We will use the information we receive from you to analyse your financial situation. We will then follow our advice on what measures you can take to achieve the financial security you want. This may concern obtaining financing or securing certain risks. Both in the context of drawing up this opinion and when you ask us to carry out parts of this opinion, we might have to contact insurers, lenders, expert offices, labour experts, and others relevant to the implementation of the financial security to be achieved for you. In the case of insurers and lenders, it is about the information they need to be able to determine whether and under what conditions they want to offer you insurance or credit. In the case of expert offices, it concerns data required to assess the value of your property or other properties. In the case of labour experts, it concerns contact details that enable the labour expert to contact you regarding an application for insurance for incapacity for work. We will only forward the personal information we receive from you to third parties when that is necessary to perform a particular part of your order. In doing so, we will submit the information that these third parties really need to carry out the work we have requested on your behalf.

26.4 How long do we keep your data?

We will not keep the data for longer than necessary to carry out the work you assigned to us. No later than five years after the insurance and/or credits we have established for you have terminated, we will destroy the personal data we have received from you in this context.

26.5 What are your rights?

You are our customer. So, you have the right to determine what information we receive from you. But you also have other rights. We summarise them below;

a) You may always ask us for an overview of the personal data we have from you. We will provide you with this overview free of charge.

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b) If you believe that we have incorrectly processed certain information about you in our records, you may request a correction. We appreciate this because we can only do our job well if the information we work with for you is correct.

c) If you no longer wish we keep certain information in our records, you can request us to delete this information. In that case, of course, we will comply with your request.

d) We have indicated above how we use the information we have received from you. If you, at any time, wish to restrict this use, for example, that we may not disclose certain information to a particular organisation, you can communicate this to us. We will, of course, also comply with this request.

e) If you wish, you may also request us to forward your details to a third party. For example, your accountant, lawyer, or bank. Upon receipt of your request, we will execute your request as soon as possible.

f) If we receive personal information about you from third parties, for example from your insurer, accountant, bank, or other financial advisers, we will inform you of the source from which we received this information.

26.6 What is the situation when you do not provide us with certain information, or restrict us from using it?

You can compare the preparation of good financial advice with solving a jigsaw puzzle. Many separate pieces are all mixed at the beginning of our work. If we have all the pieces at our disposal, we almost always manage to solve the puzzle and give you a complete picture. However, if you do not wish to provide us with certain information or impose restrictions on our use of it, we will miss one or more “pieces” of the puzzle. Sometimes this is not insurmountable to be able to sketch a certain final picture. However, we will remind you that this opinion may contain certain gaps because we had not all information and could not oversee the consequences for you. If too much information is lacking, we will not be able to draw up a responsible opinion and we will inform you that we cannot carry out our work for you.

26.7 Complaints on the way we handle your personal data

As stated above, we will try to handle your personal information as carefully as possible. Do you have any questions regarding the way your personal data is handled within our office? Then do not hesitate to contact us, please. We will do our best to answer these questions as best we can. If you have any complaints about the way our office handled your personal details, we would like you to contact the management of our office. We promise you that this complaint will receive our attention. If you still believe that we have not handled your personal data carefully enough, you can file a complaint with the Personal Data Authority: www.autoriteitpersoonsgegevens.nl.