

BRICKLE

MORTGAGES FOR EXPATS



ADVISORY GUIDE

Brickle Mortgages

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Internet address www.brickle-mortgages.com

AFM license number 12003883
Chamber of Commerce
number 20114543
Kifid affiliation number 300.001455

We would like to inform you in advance about some important features of our company. If you have any questions following this information, please do not hesitate to contact us.

Our license

Brickle Mortgages is a trade name of Perrée & Partners BV. The Dutch Financial Markets Authority has licensed our firm to advise and mediate in financial products. Our license is listed in the registry under number 12003883.

Based on this license, we can advise and mediate in:

- Mortgage credit
- Consumer credit
- Capital
- Savings and checking accounts
- Pension Insurance
- Premium pension claims
- Private property and casualty insurance
- Business property and casualty insurance
- Income Insurance
- Health Insurance

We are also licensed to advise on participations rights in investment institutions.



Investment Services

We can provide investment services for you within our license. This means advising on and receiving and transmitting orders relating to participations rights in investment institutions (investment funds).

Investment Advice

Independence

In our advice, we include not only a sufficiently large number of available investment funds but also a wide variety of participations rights types from different providers. We provide independent advice. Our own company or related entities do not issue participation rights.

Analysis

Our advice is based on a more limited analysis of different types of investment funds. This means we assess at least the following aspects: risk, cost, return

We record our advice in a so-called suitability statement. In it, we also record why, in our opinion, our advice fits well with your goals and personal situation, for example.

Report

You will receive an annual report on our services. Part of this reporting includes the cost of your investments and how they are structured. This includes both the provider's product costs and our costs for advice, mediation and any ongoing fees.

General Terms and Conditions

Our General Terms and Conditions apply to all our services and work. Our General Terms and Conditions include a limitation on our liability.

Free of advice

Our office is completely free of advice. That is, we have no contractual obligation to advise you to choose the financial products of particular banks, insurers or other financial institutions.



Conflicts of interest

Because of the various services we offer, situations can arise where the interests of you as our client and ours are in conflict. This could potentially put customers at a disadvantage. We have established a policy on how we try to prevent and manage these situations. A summary of this policy can be found below .

The company only advises and brokers investment funds, particularly as part of combined products such as a mortgage and pension. In doing so, the company does not act on its own behalf. It also does not receive payments from providers. As a result, the likelihood of a conflict of interest occurring is low. In addition, the company has taken measures to avoid a conflict of interest. Should a potential conflict of interest nevertheless arise, the company will take steps to resolve the situation as quickly as possible and to the satisfaction of all concerned. If you would like more information about our policy, we would be happy to provide it.

Control

We are a completely independent company. No bank, insurer or other provider of financial products has voting rights or a stake in the capital of our company.

Selection of providers

Periodically, we make a selection from the financial products carried by banks and insurance companies. Based on this selection, we work with a number of preferred providers. We decide who they are. Thus, we are completely free in our advice. We will be happy to inform you.

Internal remuneration policy

The compensation of our employees consists entirely or largely of a fixed salary. These fixed salaries are competitive with market rates. We believe it is important that our employees can contribute to the growth and success of our company. We encourage our employees to promote our mortgage advisors within their own networks. As a reward, we offer a predetermined one-time fee.

Within our compensation policy, there is an opportunity for our mortgage advisors to receive variable compensation. This variable compensation is linked to the achievement of predetermined objectives and remains within the legally allowed standards. The granting of variable compensation depends on the role and is directly linked to our system of internal and external quality assurance. Our employees are addressed and assessed based on integrity, solidity, and customer-oriented behavior. The compensation of our employees is determined based on this assessment.



Our rates

The costs of our services are charged directly to you. We will send you an invoice for this. It is also possible that we receive a fee for our costs from the financial institution that we connect you with. This fee or commission is part of the premium that the financial institution charges you. The amount of this fee varies by insurance. Therefore, we actively inform our private clients about our fee when concluding a new insurance policy.

How we charge for our services depends on the financial product you purchase. We will inform you about this in advance. We also refer you to our comparison charts. You can find these on our website.

We charge fees for our investment services. We will send you an invoice for this. Order execution fees are charged by the investment fund provider.

We charge the following fees:

- advisory fees (fees you pay for investment advice);
- brokerage fees (fees for receiving and transmitting orders);
- if other costs are charged, we will inform you in advance.

Communications

We communicate with you in Dutch and this can take place in a variety of ways: in writing, by email, by phone, or in a personal meeting. Orders relating to investment fund units can only be transmitted in writing.

Your personal data

These are the personal data we need to advise you or carry out our advice. This could include your contact and identification information, as well as your financial information. Important data that is confidential.

Is all the information needed?

You may be wondering if we need all the personal data we ask of you right now. Whether you do want to provide all the information we ask for. We only ask for information we need for responsible and appropriate advice. Only then will we succeed in finding a good solution to the question you put to us. If we are missing information or are allowed only limited use then we cannot give full advice. We will then let you know which parts you will be missing and the consequences of this. In some cases, we won't even be able to advise at all.



Personal data through other organizations

Should we receive your personal information from another organization or company, such as your bank or your insurance company, we will let you know from what source we received this information. If your consent is required, we will verify that you have consented.

Why do we use your personal data and is it allowed

We need your personal data to advise you, carry out the advice and implementing your policy or other financial product and/or change it. With your financial data, we can assess your financial situation and advise you, for example, whether additional provision is needed in case of disability. We do not do this on our own initiative but only if you ask us to do so or instruct us to do so. Your request or the instruction is the reason why we may use your personal data. In addition, we are happy to inform you about our services, developments in the financial market and current events or practical financial tips. We do so in your interest and in our (legally justified) interest.

With whom we share your personal data

We share your personal data with third parties if necessary to carry out our advice or make a change on an existing policy. You may also report a claim to us. In order to determine and settle the claim, we will need to share your personal information. We do not share your personal data with organizations in countries outside the European Union (EU).

Depending on the situation, we provide your personal data to:

- Insurers
- Lenders
- Notaries
- Damage experts and damage repair companies
- Labor experts

Companies we co-operate with: our suppliers (processors)

Within our business operations, we do not do everything ourselves but also outsource work. Think for example of companies that provide software for our administration or host our website. These companies have no control over the personal data and we remain responsible for the careful use of the personal data in question. We make proper arrangements with our suppliers about the use and protection of personal data and record them in an agreement (processor agreement). We thus ensure that the security and confidentiality of your data is at the same high level as it is with us.



How long is personal data stored

The law may specify the retention period. If not, we will not keep your personal data longer than necessary. How long we keep your personal data depends on the work you have asked us to perform.

What we do to protect your personal data

We handle your personal data with care. We have adjusted our business operations accordingly and taken appropriate technical measures to protect your personal data from unauthorized use to the best of our ability. We require our suppliers of software and IT systems to implement at least equivalent security measures.

Our employees can only see your data if they have permission to do so, and they have taken the legally required oath/promise that they will comply with laws and regulations, act with integrity and observe the duty of confidentiality.

What rights do you have yourself

You have a number of rights to determine how we use your personal data or to control its use:

- You may request an overview of your personal data that we have in our records. We provide this summary free of charge (right of access).
- You can ask to correct your personal data if you believe it is inaccurate. This is important to us and greatly appreciated because we can only do our work on the basis of accurate data (right to rectification and supplementation).
- You can ask us to remove your personal data from our records if you no longer want us to have it and the law allows us to do so (right to be forgotten).
- You can ask us to use personal data only for a specific purpose. For example, if we no longer need the personal data, but you want us to keep it because you need it for an ongoing legal dispute (right to restrict processing).
- You can ask us to transfer your data to another organization, such as a lawyer or accountant (right of data portability).
- You can object when we use your personal data from our business activities (legitimate company interest). For example, we like to keep you informed about financial matters relevant to you. This is important to you and to us. If you do not want this, you can object and we will comply with your request within one month (right to object).



Complaints about our work?

We do our best to advise you as well as possible and to arrange the financial provision that we recommend for you. If you are not satisfied, please inform us immediately. We will do our best to resolve your complaint as soon as possible. If you believe that we have not responded adequately to your complaint, you may, within a period of three months, contact:

Financial Services Complaints Institute (Kifid): our registration number is: 300.001455

P.O. Box 93257 2509 AG The Hague
Tel. 070 -333 8 999 www.kifid.nl

Complaints about the use of your personal data?

Do you think we have not been careful enough with your personal data? Or would you like to know how we work with your personal data within our company? If so, please contact us:

L.A.G.G.M. van Drunen - tel. 040- 2392050 – Louis.vandrunen@perreepartners.nl

If we have not been able to convince you and you still believe that we have not handled your personal data with sufficient care, you can file a complaint with the Dutch Personal Data Authority:
www.autoriteitpersoonsgegevens.nl