



SERVICE GUIDE

Financieel Adviesbureau Karin Blott, Maliebaan 48, 3581 CS Utrecht offers this “Service Guide” to you.

We would like to introduce ourselves and to inform you about our working procedures. If you decide to make use of our services, then you will know what you are contracting and what we can mutually expect from each other.

Our company is affiliated with:

Stichting Erkenningregeling Hypotheekadviseurs (SEH)*
(*Translation: Foundation Qualification System for Mortgage Advisors)

Who are we?

Financieel Adviesbureau Karin Blott offers you expert counseling and services in the areas of mortgages, insurance, savings, investments and financial planning. Simultaneously, we serve as the intermediary for the closure of financial products, which we advise for you.

Our relationship with lenders and insurers

Our office works with financial institutions (banks, insurance companies) we have carefully chosen for the closing of mortgages and insurances. We base our advice and mediation on our experience with these providers and on **a solid analysis of the wide choice of products.**

Our services

Within our office we offer the following advice and intermediary services:

We can be of assistance in the areas of

Mortgages

- Disability insurance
- Health insurance
- Wealth management
- Private commercial insurance
- Corporate commercial insurance
- Savings accounts
- Checking accounts

Because financial services more often than not extend to a wider orientation of financial products, you can expect an integral approach from us, taking into consideration that which is essential in your particular situation. In our practice, your wishes and personal situation are our starting point. We have available the knowledge, the expertise and the contacts with the providers of the financial products required.

With us you are free in the (end) choice of provider(s) and product(s). We will support you with our professional knowledge and experience in making the right selection.

This entails, among other things:

1. Make an inventory of your needs, desires and risk appetite. Capture your customer profile to reach a verdict over your matter knowledge and experience with complex financial products;
2. Provide information over appropriate financial constructions and financial products available in the market;
3. Submit alternatives and calculations based on different products and providers;
4. To provide insight into the consequences of decisions to be made;
5. The explanation and motivation of the advice provided;
6. Written registry and signature of the advice.

Following thereafter, we help you with entering into agreements between you and the financial institution of your choice. Even after that, we continue to guide you with our advice. If it is necessary and desirable, we maintain contacts with the suppliers on your behalf of these financial products.



SERVICE GUIDE

What do we expect from you?

To do our job properly, in accordance with our agreements, and your expectations, we ask you to timely and fully inform us on all matters, which, in the framework of the agreements concluded, by you with financial institutions are of importance.

It applies in particular to changes to your personal situation or living situation (such as: birth, cohabitation, marriage, divorce, death, relocation etc.), to track changes in your income and work situation, etc.

How can you reach us?

Opening hours:

Monday: from 09:00 to 21:00 pm

Tuesday thru Thursday: from 9:00 to 17:30 pm

Friday: closed

Visiting address

Maliebaan 48,
3581 CS Utrecht

Kerkstraat 331
1017 HV Amsterdam

Postal address:

PO box 13320
3507 LH Utrecht

Telephone: (030) 239 30 39

Mobile: (06) 515 444 77

Email: karin@fakb.nl

Internet address: www.fakb.nl

How are we compensated?

For detailed information on this subject, please refer to our Service documents.

Legal obligations

Our office is licensed by the Netherlands Authority for the financial markets according to the Act on Financial Supervision (W) under number 12007208 for the purposes of our company.

We are also registered in the AFM register Nationaal Regime MiFID for advising on investment funds and/or transmission of orders on investment funds to the provider.

The privacy of your personal information is guaranteed; our company is registered with the Dutch data protection authority. (College Bescherming Persoonsgegevens).

We strive to serve you well and carefully. However, sometimes a mistake could be made; for those cases we are sufficiently insured for professional liability.

Termination of the relationship

You have the right to terminate your relationship with our office at any desired time, without a period of notice and without penalty.

If there is insurance closed through our office, you can ask the insurance company(s) to transfer your ongoing insurance to another insurance consultant of your choice.

From our side, we are also free to end our relationship with you.

Also in that case, you can ask your insurer(s) to transfer your current insurance with us to another consultant.

Complaints procedure

We attend to your interests in the area of financial services to the best of our ability. Nevertheless, should you have a complaint, you can report it in writing to Financieel Adviesbureau Karin Blott.

You may refer to the above address to send your complaint.



SERVICE GUIDE

We will acknowledge your complaint in writing and within 14 days of the acknowledgement, we will send you a written response.

If we cannot come to a mutually satisfactory solution together, you can turn to:

Stichting Kifid
(complaints institute for financial services)
Postbus 93257
2509 AG DEN HAAG
www.kifid.nl

Our affiliation number: 300.004212

We thank you very much for your trust and are pleased to help you.