Services Guide

We like to be clear about our services. In this Service Guide, you will find information about us and how we work. This way, you always know where you stand.

What we do

First, we conduct a thorough inventory of your financial situation. Next, together with you, we determine your wishes and needs, as well as the level of risk you are able and willing to take to achieve your goals. We record all this information in a client profile so that both you and we know what was discussed later on. Based on all this data, we assess whether you have already made sufficient arrangements to achieve your goals. If so, we determine with you whether this can be improved.
If not, we determine with you how this can be achieved. Ultimately, you decide whether you wish to act on this advice. We are happy to arrange that for you.

Nature of our services

The VerVier Group is licensed to advise on and mediate in:

- Payment accounts;
- Consumer credit;
- Electronic money;
- Mortgage credit;
- Income insurance; Private non-life insurance;
- Business non-life insurance;
- Savings accounts;
- Assets;
- Health insurance;

Participation rights in investment institutions (advisory services only).

Independent advice

Our firm is completely independent in its advice. This means that we have no contractual obligation whatsoever to advise you to choose the financial products of specific banks, insurers, or other providers of financial products.

No control

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

Choice of providers
We periodically select the financial products offered by banks, insurers, or other providers of financial products. In this regard, we work with a number of preferred companies. We determine who these are ourselves; this is not mandated to us. We are therefore completely free in our advice.

Method of remuneration
For our services, we apply an hourly rate and/or a fixed rate. Naturally, we will inform you of this in advance. In some cases, the costs of our services are partially financed by the bank, insurer, or other provider of financial products with whom we connect you, in the form of commission.

This is the case, for example, with non-life insurance and is embedded in the premium you pay as a customer. If we charge you costs directly—that is, outside of the premium you pay as mentioned above—we will, of course, inform you of this in advance.

What do we expect from you?
We expect you to inform us accurately and completely. After all, our advice is based on the information you provide. By informing us correctly, you avoid unpleasant surprises later on, such as under- or overinsurance or, in the event of insufficient information being provided to an insurance company, a partial or even complete lack of payment of funds.

Your personal data
In order to advise you properly, we ask you various questions regarding your knowledge and experience with financial services. Your financial situation, such as income, expenses, and assets. Regarding your wishes and needs insofar as they are relevant to the financial advice. And your willingness to bear certain risks yourself, or your wish to cover them.

We handle your data with care
Naturally, we handle all this data with care. We have taken various measures to prevent unauthorized third parties from gaining access to this data.

How do we use the data we receive from you?
We use the data we receive from you to conduct an analysis of your financial situation. This then leads to our advice on what you can do to achieve your desired financial situation.
Both in the context of drafting this advice and when you ask us to implement parts of this advice, it may be necessary for us to contact insurers, lenders, expert agencies, and others relevant to its execution.

We only pass on the personal data we receive from you to third parties when this is strictly necessary to carry out a specific part of your assignment. In doing so, we only pass on the data that these third parties actually need to perform the work requested by us.

How long do we retain your data?
We do not retain the data for longer than is necessary to carry out the assigned work for you. No later than 5 years after the insurance policies and/or credits that we arranged for you have ended, we will destroy the personal data we received from you in this context.

What are your rights?
As our client, you have the right to determine which data we receive from you and which we do not.

However, you also have other rights:

You may always request an overview of the personal data we hold about you. We provide this free of charge.
If you believe that we have processed certain data about you incorrectly in our records, you may, of course, request a correction.

If you no longer wish for us to keep certain data in our records, you may request that we delete it. Naturally, we will comply with your request. If this is consistent with our ability to perform our work for you, we will indicate this.
We have previously indicated how we use the data you provide. Should you wish to restrict this use at any time, you may inform us of this.

If you wish, you may ask us to forward your data to a third party, such as your accountant, lawyer, or bank. Upon receipt of this request, we will execute it as soon as possible. When we receive personal information about you from a third party, for example from the insurer, your accountant, bank, or other financial advisor, we will inform you of this.

Consequences of not providing certain information
It is your right not to wish to provide certain information. Unfortunately, this may mean that we are unable to provide you with sound advice. We will then have to point out to you that there may be certain gaps in our advice to you, because we do not have access to all relevant information. We will also clearly indicate what the consequences of this are for you.

If we are missing too much information, we cannot prepare responsible advice and will inform you that we cannot carry out our work for you.
In that case, we may charge you for costs based on hours worked.

Complaints about how we handle your personal data?
We try to handle your personal data with the utmost care at all times. Do you have questions about this? Please feel free to ask. Should you unexpectedly have a complaint regarding the way our office has handled your personal data, we are your primary point of contact. However, should you still be of the opinion that we have not handled your personal data with sufficient care, you may file a complaint with the Dutch Data Protection Authority: www.autoriteitpersoonsgegevens.nl

Quality requirements for advice
Many (legal) requirements are placed on financial services. We, too, stand for high quality. To meet these requirements, we are:

- registered as an intermediary with the Dutch Authority for the Financial Markets (AFM);
- in possession of professional liability insurance;
- comply with the expertise requirements of the Financial Supervision Act (Wft); and
- maintain our professional and product knowledge through continuing education.

Complaints
Naturally, we do our utmost to provide you with the best possible service.
However, should you unexpectedly be dissatisfied, we ask that you let us know immediately. We will do everything possible to resolve your complaint as soon as possible.

Should you nevertheless be of the opinion that we have not responded adequately to your complaint, you may turn to the following body:

Financial Services Complaints Institute (KiFiD)
P.O. Box 93257 - 2509 AG The Hague
Telephone 070-33 38 999 - www.kifid.nl
KiFiD registration number: 300.006731

Office details
Hypotheek in Huis trading as VerVier
Herenweg 120 - 1829 AJ Oudorp, N-Holland
Telephone: +31 (0)6 394 21 071
E-mail: info@hypotheekinhuis.nl
CoC number: 99442019

We operate under the license of ABG Assurantiën Nederland trading as VerVier
Schoonhetenseweg 13 - 8106 AZ Mariënheem, Overijssel
CoC number: 05074693
AFM license number: 12010315