

Service Guide



NAMACO

Financiële Diensten



Introduction

Our industry and the government attach great value to adequate information regarding our services, work method and remuneration. The Dutch act on Financial Supervision is applicable to the activities of our office, stating that we timely inform you on the nature of our service. And it just so happens that this ties in perfectly with our wish for you to get to know us before entering into a mortgage or other financial agreement.

FMSA Service Guide

In this service guide we inform you on who we are, the method in which we work and what you can expect from us. Of course this also includes where you can find us or how to reach us and to which organisations we are connected.

Our office

NAMACO Financiële Diensten is a nationally operating consultancy office originating from the many requests of customers to also guide the financing of houses in addition to the purchase and sale of these houses. NAMACO Financiële Diensten therefore works together with the Nationaal Makelaars Collectief.

Despite the recent start of NAMACO Financiële Diensten, the advisors possess many years of experience and knowledge of the financial market. Our advisors are affiliated with the Federatie Financieel Planners (FFP), guaranteeing the quality of the affiliated planners. You therefore have certainty of the expertise and objectivity of the advisor that you wish to use. To be able to use the quality mark, a financial planner must meet strict demands and rules. Because of this you can rely on their expertise, integrity and practical experience.

Our service consists of informing, advising and mediating in financial products of various providers in the market, for both private individuals and entrepreneurs. The subject areas on which we focus are mortgages, assets and income advice with all products possibly linked to that including savings or investment accounts, term life insurances and housing expenses protectors. In addition, we also mediate in housing-related property insurances such as the household and property insurance.



Below you will find our office's contact details and availability:

Name office: NAMACO Financiële Diensten

Office address: Transistorstraat 91 25, 1322 CL Almere

Telephone: 036-202 40 20 (outside office hours 06-20 33 46 99)

E-mail: info@namaco-fd.nl

Website: www.namaco-fd.nl

Registration AFM register: 12042832

Registration trade register (KvK): 60938676

Office opening hours: Monday to Friday from 9:00 to 17:00 and outside of that by appointment

Corporate Philosophy

We do not just believe in mortgage advice and the corresponding monthly payments calculations. For us the purchase of a house or adjustment of the mortgage is such a big event that we will not just look at the monthly payments but also on the consequences on your income if you retire or in case of death, occupational disability or unemployment. In addition, we believe it is our duty to point out what the consequences will be for eventual other future wishes such as the education of a child.

By clearly mapping these things for you before actually entering into the financing of your house you will have a good overview of the various scenarios and financial risks. This way you will not be surprised during the term of your mortgage. Of course, it is of importance for this that you keep us updated of important changes in your personal situation.

Our work method

A financial plan stands or falls with a good stocktaking of your data, wishes and objectives. On the basis of this data we draw up a customer profile which will ultimately form the basis for the final recommendation. The summary below lists all necessary steps:

Step 1. Stocktaking and informing

Step 2. Mapping of wishes and objectives

Step 3. Drawing up customer profile

Step 4. Analysing the available information

Step 5. Advice including motivation (and possibly including offer)

Step 6. Implementation of advice if you agree with it, otherwise the advice is first adjusted and discussed again

Step 7. Handling towards banks and insurers

Step 8. Discussing of document before you go to the notary

Of course we will keep you updated with the developments of the file during the process.

Come to us for every type of advice

Mortgage advice: whether it concerns a purchase, sale or rebuilding of your property, for such a big event it is recommended to chart your entire financial situation so that you know exactly what the consequences are of this step.

Capital consultations: are you going to take care of your savings through the Internet or at your own bank? Will it be traditional savings or investing after all? Whatever it will end up being, it is recommended to first have good insight in the possibilities so that the choice made is in line with the goals that you have set.

Income advice: because of the ongoing adjustments to the social security system you will need to do more and more by yourself. Our advice will be focused on creating some clarity in the consequences of income loss by illness, unemployment or death and to put forward other solutions when these are desirable.

NAMACO Financiële Diensten focuses on total advice and therefore our starting point will always be to map the complete financial situation before proceeding to the consultation.

Freedom of advice, independence and equity interest

We think it is important to inform you that NAMACO Financiële Diensten does not have contractual obligations with any financial institutions (bank, insurer or asset management company) in order to realise turnover targets. We are free to give advice on any desired product.

No single financial institution has an equity interest in our office or has any different kind of interest. This way we can provide independent advice and we are only limited by the number of appointments which we have with the various banks and insurers.

How are we remunerated

For the various consultancy possibilities mentioned in this service guide we work on the basis of a fixed rate which will be communicated to you prior to the work activities. For an overview of our rates we refer you to our rate card on the website.

For the housing-related property insurances (superficies and household effects) we receive compensation in the form of provision of the insurance company. This concerns a percentage of the premium you pay to the company. Generally this percentage is 20%.

What do we expect from you?

To be able to do our work properly it is of importance that you provide us with correct and complete information. That is because this information is the basis for your advice. On the basis of incorrect or incomplete information, situations can arise with reaching consequences such as the refusal of benefit payments or the termination of contracts.

For your own interest it is also recommended to notify us of future changes in your personal situation so that we can see if any adjustments to your financial situation are required.



Our expertise and characteristics

As an office, we are registered to the following institutions:

Autoriteit Financiële Markten (AFM), registration number 12042832, www.afm.nl

Klachteninstituut Financiële Dienstverlening (KIFID), connection number 300.015884, www.kifid.nl

Professional liability insurance with BAVAM, policy number 17751

Federatie voor Financieel Planners (FFP), www.ffp.nl

Complaints procedure

If you have a complaint about the handling of your file, our working method in general or about lack of information on our services then we request that you inform us as soon as possible. We will get in touch with you as soon as possible upon receipt.

Should we be unable to reach a satisfactory solution together, then you can go the independent Klachteninstituut Financiële Dienstverlening with this complaint. The Kifid is a disputes body recognised by the Ministry of Finance. As a financial service provider we are legally obliged to sign up to this authority and to conform to the working method and binding advice. More information can be found on the website www.kifid.nl.