



## Service Documents (DVD) from PlannersDesk BV

Our office attaches great importance to good information in the field of financial services. That is why we offer you a description of our services and the associated earnings before purchasing a financial product or service. You will find this information below.

Our usual services Every customer is unique to us. What exactly we can do for you depends on your specific wishes and circumstances. In general, we serve our customers as follows:

1. We inform you about the products available on the market.
2. We take inventory of your wishes and possibilities.
3. We compare products for you on price and quality.
4. We advise on possible solutions to realize your wishes.
5. We mediate between you and the financial institution of your choice.
6. We will guide you after you have purchased the financial product you have purchased.



How are we rewarded?

As an office, we incur costs. Our income used to consist mainly of the commission we received from financial institutions where you purchase a financial product with our mediation. This commission is included in the price of the financial product, also called gross.

The starting point is that we agree with you that you pay our costs directly with compensations and subscriptions. The result is that the price of the financial product that you purchase is lower, also called net. For example, because the premium is lower or mortgage closing costs have been cancelled.

You see exactly what our costs are

Whether we are rewarded by the financial institution or by you directly, in both cases you see exactly what our reward is. On pages three and four we give an overview of how we can be of service to you and you also know directly transparently what we do and what our reward looks like.

**Mission statement**

Reliable and driven is PlannersDesk in realizing benefits for our customers. Our rewards benefit the quality of our services and guarantee our continuity and thus service for our customers.

To ask?

At the start of our work we will personally inform you about our services.

We call this conversation Phase 0 and we will not charge any costs for this. Client and PlannersDesk are free not to give or accept an order for services.

Please feel free to contact us if you have any questions and/or schedule an appointment online for a (follow-up) consultation at [www.AgendaPlannersDesk.nl](http://www.AgendaPlannersDesk.nl) whenever you want and in the manner that suits you at our office or with remote assistance (webcam advice) via Microsoft Teams.



### Commission ban and associated amended remuneration policy

As of 1 January 2013, commission on complex products is prohibited. A future ban on commission is also likely for other products and non-life insurance. That is why we charge our costs directly to you. Since a fair and transparent remuneration method is in line with our mission statement (first page), we are happy with these developments.

This means for you, as with any other service provider such as lawyer, accountant, etc., that you will receive an invoice from us for the work performed. In addition, we offer you multiple service subscriptions. This spreads the costs for you monthly and allows us to maintain our service level for you. With an additional SEPA authorization, the service subscription(s) of your choice can be started. Ask for this.

### Mortgage Management

For every customer with a mortgage, we strive to offer the certainty of a responsible mortgage with the lowest monthly payments during the entire term of the mortgage with a Mortgage Check service subscription. As an alternative, we also offer Basic Management, which does not include advice and the right to a personal consultation every two years. If there is no active service subscription, we call this No Check and the customer waives our duty of care. Of course, we are at your service at the time if there are any wishes, we will then provide a statement of the one-off fee for the work to be carried out at that time.

### Non-life insurance With the

Optimal Package for Private Individuals, you can combine insurance from 12 different insurers in one package at PlannersDesk. This way, you get the insurance that suits you best, at the best price. In addition to the current usual running commission, we offer the Risk Check service subscription, where the commission has completely expired.

### Our current hourly rates and cost justification

Justification	Staff	Office	Totals excluding VAT	Totals with 21% VAT
Hourly rates	costs			
Advice	€80,-	€40,-	€120,-	€145.20
Administration	€40,-	€20,-	€60,-	€72.60

### Personnel costs The

personnel costs included are for the purpose of covering, among other things: salaries, taxes, employee insurance executive body, sickness insurance, health insurance act, transport, training, keeping up to date with professional literature and maintaining contacts with lenders and insurers.

### Office costs The

included office costs are for the purpose of covering, among other things: marketing, social media clicks, compensation for leads, newsletter, housing rent, cleaning costs, energy, office supplies, inventory, contributions, permits, insurance premiums, taxes, accountant, bookkeeping, invoicing, debtor risk, telephone, internet, email, software, hardware, system management and reservation risk of loss or profit of final expenditure and income.

### Overviews of service remuneration In the tables

on the following two pages we provide you with a list of the remunerations and subscriptions of our most important services. Remunerations for the mediation of mortgages, disability insurance and life insurance are exempt from sales tax (BTW) and insurance tax (AB). Costs for entering into, extending or paying off mortgages for the benefit of one's own home are deductible for income tax (IB), indications are given at 37%.


**Overview of our services: advice and mortgage mediation**

Mortgages	Nature of our service	Scope	Indication hours	Reimbursements
Increase mortgage	Product advice Mediation	42 suppliers 56 products 42	8 advice 4 administration	€1,200 (€756 with deduction of 37% income tax)
Refinancing mortgage	Integrated advice Mediation	suppliers 56 products 42	10 advice 5 administration	€1,500 (€945 with deduction of 37% income tax)
Purchase starter	Integrated advice Mediation	suppliers 56 products 42	12 advice 6 administration	€1,800 (€1,130 with deduction of 37% income tax)
Purchase of a flow-through heater	Integrated advice Mediation	suppliers 56 products	14 advice 7 administration	€2,100 (€1,323 with deduction of 37% income tax)

The above fees will be reduced or increased as follows: • With a Basic Management subscription, a discount of €300 applies • With a Mortgage Check subscription, a discount of €600 applies • For self-employed persons, a surcharge of €300 applies per entrepreneur • Fees paid by us to third parties will always be charged. • In the event of interim cancellation, regardless of the reason, the work performed will be invoiced.

In case of termination of subscription(s) within five years, the discount will still be charged pro rata. Contract duration subscription(s) one year automatically renewed monthly.

**Overview of our services advice and mediation insurance and banking**

Insurances	Nature of our service	Scope	Commission and one-time fees
Damage insurance	Product advice Mediation	12 suppliers 90 products 5	10% - 25% commission premium
Funeral insurance	Product advice Mediation	suppliers 10 products 20	Execution only € 95,- Mediation and advice € 195,-
Term life insurance	Product advice Mediation	suppliers 30 products 5	Execution only € 195,- Mediation and advice € 395,-
Housing costs insurance	Product advice Mediation	suppliers 5 products 5	Execution only € 195,- Mediation and advice € 495,-
AOV for managing director or entrepreneur	Product advice Mediation	suppliers 20 products 5	Execution only € 495,- Mediation and advice € 895,-
Annuity account (savings/investments)	Product advice Mediation	suppliers 8 products 5	Execution only € 195,- Mediation and advice € 395,-
Immediate annuity payout	Product advice Mediation	suppliers 8 products 5	Mediation € 250,- (€ 157.50 with deduction of 37% IB)
Savings box 3 Investing box 3	Product advice Mediation	suppliers 15 products 7	0.10% per year 0.10% per quarter (incl. 21% VAT)
(WOZ) Credits Financial lease	Product advice Mediation	suppliers 16 products	0.40‰ - 0.70‰ provision balance 0.00% - 3.08% one-off

The above fees will be reduced as follows: • With a Risk, ZZP or SME Check subscription, the commission for non-life insurance will be completely cancelled. • With a Mortgage Check subscription or with integrated mortgage advice (refinancing and purchase), the compensation components for advice on funeral, death risk and housing costs insurance, AOV and annuity account will be cancelled. The execution only rates will then apply.

In case of termination of subscription(s) within five years, the discount will still be charged pro rata. Contract duration subscription(s) one year automatically renewed monthly.


**Overview of our aftercare and mortgage and life insurance management services**

Activities	Nature of our service	Indication hours	Reimbursements 1
Revision of interest rate/change of mortgage	Mediation	advice € 240, 2 administration (€ 151.20 with deduction of 37% income tax)	
Change or surrender of life insurance policy/bank savings	Mediation	1 advice € 240,- 2 administration (€ 151.20 with deduction of 37% income tax)	
Responsible mortgage analysis	Mediation	2 advice € 300,- 1 administration (€ 189,- with deduction of 37% IB)	
Change mortgage type	Mediation	4 advice €600,- 2 administration (€378,- with deduction of 37% income tax)	

The above fees for aftercare and management expire completely with a Mortgage Check subscription. In case of termination within five years, this will still be charged pro rata.

**Overview of our brokerage and energy advice services**

Activities	Nature of our service	Indication hours	Reimbursements
Purchase offer	Market analysis, preparation and 1 administration	advice offer 0.5	€ 150 (€ 123.97 ex 21% VAT) €
Purchase mediation	Guidance, home analysis 4 advice and negotiation 1 administration 8 advice		695 (€ 574.38 ex 21% VAT) €
Purchase mediation	Guidance, property analysis, viewings and negotiations 2 administration		1,390 (€ 1,148.76 ex 21% VAT) €
Sales mediation	Sales package, guidance 6 advice and negotiation 4 administration 14 advice		1,449 (€ 1,197) 52 ex 21% VAT) €
Sales mediation	Sales package, guidance, viewings and negotiations 4 administration		2,949 (€ 2,437.19 ex 21% VAT) € 99
Energy advice	Inventory interview 1 advice on making your home more sustainable 1 administration		(€ 81.82 ex 21% VAT)
Energy advice	Sustainability advice, 4 advice guidance installers 2 administration		Margins from ordered solutions

**Overview of our service subscriptions aftercare and management of mortgages and insurance**

Mortgages	Service subscriptions	Hours per year	Collection per month
Basic Management	Mediation and aftercare for financial products Basic	0.5 advice 1 administration	€10,-
Mortgage Check	Management with helpdesk and biennial consultation.	1 advice 2 administration	€20,-

Insurances	Service subscriptions	Hours per year	Collection per month
Risk Check	Advice, mediation, management, damage private home insurance.	advice € 10,- 1 administration (€ 12.10 with 21% AB)	0.5 advice € 15,- 2
Risk Check	Advice, mediation, management, damage private home and traffic insurance.	administration (€ 18.15 with 21% AB) 0.5 advice € 10,- 1 administration (€ 12.10 with 21% AB)	1 advice € 20,- 2 administration (€ 24.20 with 21% AB)
ZZP Check	Advice, mediation, management, damage small business insurance.	with 21% AB) 1 advice € 20,- 2 administration (€ 24.20 with 21% AB)	
SME Check	Advice, mediation, management, damage small business insurance.		

Starting point use service subscriptions fair use policy (normal use policy). We strive for total relationships to be able to give you optimal service with coordination of all finances.



## Order for service provision fees for activities

The undersigned: 1.

Hereinafter referred to as: "Client";

2. **PlannersDesk BV, legally represented in this matter by ER Kemers  
Velperweg 88, 6824 HL ARNHEM  
Hereinafter referred to as: "Contractor";**

**Article 1 Services, mediation and advice falling under the Financial Supervision Act (Wft)**

1.1 Orders to provide services and acceptance as described on pages 3 and 4 of this service provision document can be given in writing or by e-mail.

**Article 2 Remuneration transparency Decree on the conduct of business supervision of financial undertakings (Bgfo)**

2.1 The Contractor will inform the Client about the remuneration before the provision of the service.

2.2 For fees of €600 or more, an advance of €300 may be charged at the start of work. The advance will be settled on the final invoice.

**Article 3 Nature of the services and provision of information 3.1 Contractor**

and Client confirm the services provided by initialling this service provision document and signing this order for services, fees and services.

3.2 Other service documents are available at <https://vergelijkdesk.nl/downloads/> **4. General Terms and**

1. Service subscriptions PlannersDesk BV

2. Wft Services Guide PlannersDesk BV

3. Reward guide for mortgage plan for purchasing a home,  
with explanation of interim termination.

Conditions 5. Mortgage

Comparison Chart 6. Comparison

Chart Covering Risks 7. Comparison Chart  
Building Up Wealth

**Article 4 Payment of fees for transactions via third parties (Factoring)**

4.1 Contractor has the possibility to transfer (assign) claims to third parties, Nedasco in Amersfoort or Huizonline in Eindhoven. For more information: [www.nedasco.nl](http://www.nedasco.nl) and [www.huizonline.nl](http://www.huizonline.nl). These third parties hereinafter referred to as: Collector.

4.2 The collection will then be handled by the Collector and in that case the Client can only pay the Collector in a discharging manner. The Client will then receive an invoice from the Collector.

4.3 Client agrees that Contractor shares necessary data with Collector.

**Article 5 of the Money Laundering and Terrorist Financing (Prevention) Act (WWFT)**

5.1 The Contractor is obliged to establish the identity of the Client and therefore requests a copy of the Client's valid proof of identity and, for companies, a recent extract from the Chamber of Commerce.

5.2. The Contractor is obliged to establish the name of the Client's bank account(s) and therefore requests a copy of a recent bank statement(s).

**Article 6 Professional liability and complaints procedure (KiFiD)**

6.1 Contractor is insured for damage to persons and property as well as for damage resulting from so-called professional errors. Contractor cannot be held liable for more than it has insured for liability under the Wft.

6.2 The Contractor is affiliated with the Financial Services Complaints Institute, see [www.kifid.nl](http://www.kifid.nl).

**Place:**

**Date:**

**Place:**

**Date:**

**Arnhem**

**01-01-2024**

**Client**

**Contractor**

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