

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 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 January 1, 2013, commission on complex products is prohibited. That is why we charge our costs directly to you. Since a fair and transparent remuneration method is in line with our mission statement (see 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 and then the current rates.

Non-life insurance With the

Optimal Package for Private Individuals, you can combine insurance policies from 12 different insurers in one package at PlannersDesk. This way, you get the insurance that suits you best, at the best price. For non-life insurance, there will be active commission transparency from 1 July 2024. In addition to the current customary running commission, we offer the Risk Check service subscription, where the commission has completely expired.

Our current hourly rates and cost justification

Justification Hourly rates	Personnel costs	Office costs	Totals excluding VAT	Totals with 21% VAT
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 and disability insurance, 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, invoicing, debtor risk, telephone, internet, software, cloud storage, 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	Advice	Mediation	Reimbursements
Increase mortgage	Product advice Mediation	€600 (€378 deduction 37% IB)	€900 (€567 deduction 37% IB)	€ 1,500 (€ 945,- deduction 37% IB)
Refinancing mortgage	Integrated advice Mediation	IB) €900 (€567 deduction 37% IB)	€900 (€567 deduction 37% IB)	IB) € 1,800,- (€ 1,134,- deduction 37% IB)
Purchase starter	Integrated advice Mediation	IB) €1,200 (€756 deduction 37% IB)	€900 (€567 deduction 37% IB)	IB) € 2,100,- (€ 1,323,- deduction 37% IB)
Purchase of a flow-through heater	Integrated advice Mediation	€1,500 (€945 deduction 37% IB)	IB) €900 (€567 deduction 37% IB)	IB) € 2,400,- (€ 1,512,- deduction 37% IB)

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

Products	Nature of our service	Commission and one-time fees
Damage insurance	Product advice Mediation	10% - 25% commission
Funeral insurance	Product advice Mediation	premium Mediation € 250,- 2 policies in total € 375,-
Term life insurance	Product advice Mediation	Mediation € 250,- 2 policies in total € 375,-
Housing costs insurance	Product advice Mediation	Mediation € 250,- 2 policies in total € 375,-
AOV for managing director or entrepreneur	Product advice Mediation	Mediation € 600,- 2 policies in total € 900,-
Annuity account (savings/investments)	Product advice Mediation	Mediation € 250,- 2 accounts in total € 375,- Mediation
Immediate annuity payout	Product advice Mediation	€ 250,- (€ 157,50 with deduction of 37% IB)
Savings box 3 Investing box 3	Product advice Mediation	0,10% per year 0,10% per quarter (incl. 21% VAT)
(WOZ) Credits Financial lease	Product advice Mediation	0.40‰ - 0.70‰ provision balance 0.00% - 3.08% one-off

The above fees are reduced as follows: • With a Risk, ZZP or SME Check subscription, the non-life insurance commission is completely waived. • In the event of interim cancellation, regardless of the reason, the work performed will be invoiced.

For funeral, death risk and housing costs insurance, disability insurance and annuity accounts, partners who take out the policy at the same time will receive the second product for half the reimbursement.


Overview of our aftercare and mortgage management services

Activities	Nature of our service	Reimbursements
Revision of interest rate/change of mortgage	Product advice	€240
	Mediation	(€151.20 with deduction of 37% income tax)
Financial Check new construction	Product advice	€300 (€189 with deduction of 37% income tax)
	Mediation	
Change mortgage type	Product advice	€600 (€378 with deduction of 37% income tax)
	Mediation	
Discharge from liability	Product advice	€900 (€567 with deduction of 37% income tax)
	Mediation	

The financial check fee concerns an advance payment that will be settled on a future final invoice.

Overview of our brokerage and energy advice services

Activities	Nature of our service	Reimbursements
Purchase offer	Market analysis, request for Bidding with Confidence and bidding guidance.	€200 (€165.29 ex 21% VAT)
Purchase mediation	Guidance, property analysis and negotiation.	€750 (€619.83 ex 21% VAT)
Purchase mediation	Guidance, property analysis, viewings and negotiations.	€1,500 (€1,239.67 ex 21% VAT)
Sales mediation	Sales package, guidance and negotiation.	€1,800 (€1,487.60 ex 21% VAT)
Sales mediation	Sales package, guidance, viewings and negotiations.	€3,500 (€2,892.56 ex 21% VAT)
Energy advice	Inventory interview to make your home more sustainable.	€99 (€81.82 ex 21% VAT)
Energy advice	Sustainability advice, guidance for installers.	Margins from ordered solutions

Overview of our service subscriptions aftercare and mortgage management

Mortgages	Service subscriptions	Collection per month €
Basic Management	Mediation and provision of aftercare for financial products.	10,-
Mortgage Check	Basic Management with helpdesk and biennial consultation.	€20,-

Overview of our service subscriptions aftercare and insurance management

Insurances	Service subscriptions	Collection per month
Risk Check	Advice, mediation, management, damage private home insurance.	€ 18.15 (€ 15.00 ex 21% AB)
Risk Check	Advice, mediation, management, damage private home and traffic insurance.	€24.20 (€20.00 ex 21% AB)
ZZP Check	Advice, mediation, management, damage small business insurance.	€30.25 (€25.00 ex 21% AB)
SME Check	Advice, mediation, management, damage small business insurance.	€36.30 (€30.00 ex 21% AB)

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, WhatsApp and by e-mail. The rates that are current at that time apply and you will of course be informed about this.

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 €900 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 with this service provision document and sign 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

Conditions 5. Mortgage

2. Wft Services Guide PlannersDesk BV

Comparison Chart 6. Comparison

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

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 and 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.

**Place:
Date:**

**Place:
Date:**

**Arnhem
01-01-2025**

Client

Contractor

Service provision document version 1 January 2025 and confirmation of service order. 5 - 5