



# SERVICE GUIDE

## Service Guide

[pensioenZ.org](https://pensioenZ.org)



### **Information about our services**

Partly on the basis of the Financial Supervision Act, we provide you with the following information prior to the conclusion of a financial agreement.

### **Name and address**

pensioenZ.org (trade name of Witte-Boussen Advies B.V.)

Mr. F.J. Haarmanweg 16, 4538 AR TERNEUZEN / Postbus 201, 4530 AE TERNEUZEN

T 0115-618344 / F 0115-614560 / Email [info@pensioenZ.org](mailto:info@pensioenZ.org)

### **Registration with the Netherlands Authority for the Financial Markets**

Our firm is registered with the Netherlands Authority for the Financial Markets under number: 12040816

### **The nature of the service**

Our firm is licensed to advise and mediate in:

- income insurance,
- life insurance,
- pension insurance, and
- premium pension claims

and to advise in:

- participation rights in investment institutions.

### **Complaints**

Of course, we do our best to provide you with the best possible service. However, if you are not satisfied, please inform us immediately in writing. We will do our utmost to resolve your complaint as quickly as possible.

If you believe we have not responded adequately to your complaint, you can contact:

Financial Services Complaints Board (KiFiD) / [www.kifid.nl](http://www.kifid.nl) / registration number 300.014951

Postbus 93257 / 2509 AG THE HAGUE

### **Impartial advice**

Our firm is completely impartial in its advice. This means we have no contractual obligation whatsoever to advise you to opt for the financial products of certain banks or insurers.

### **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.

### **Selection of providers**

We periodically make a selection of the financial products offered by banks and insurers. We work with a number of preferred companies. We decide for ourselves who they are. As such, we are completely impartial in our advice.

## **Invoicing method**

The costs of our work are charged directly to you by us. We will inform you in advance which rates are used for our advice. If we charge other costs, we will inform you in advance.

## **Privacy**

### *Your personal data*

In order to properly advise you on which financial products suit your situation, we ask you questions about your knowledge of and experience with financial services, your financial situation, your wishes/needs for financial advice and your willingness to bear certain risks yourself, or your wish to hedge these correctly.

### *We handle your data with care*

We have taken technical and organisational measures to prevent unauthorised persons from gaining access to your data. All our employees have signed a non-disclosure agreement.

### *How do we use your data?*

We use your data to make an analysis of your financial situation, which results in our advice on what measures you can take to achieve the financial security you are looking for. To implement the advice, we work with insurers, lenders, loss adjusters, labour experts and other relevant parties. We only provide the necessary personal data if it is necessary to carry out (a part of) your assignment.

### *How long do we keep your data?*

We only keep your personal data for as long as and to the extent that we need it. We keep data that we necessarily need during the term of our relationship or agreement. If our relationship or agreement ends, we will keep the data for the statutory retention periods applicable to us.

### *What are your rights?*

You have the right to determine which data we receive from you. You also have other rights:

- a) You may request an overview of the personal data we have on record for you. This overview is provided free of charge.
- b) You may request correction if you believe we have incorrectly processed certain information about you in our records.
- c) You may request us to delete data.
- d) You may limit the use of your data.
- e) You may request us to forward your data to a third party.

### *Limited information*

Compiling good financial advice can be compared to making a puzzle. There are many separate pieces that are all mixed up at the start of our assignment. If we have all the pieces at our disposal, we almost always manage to solve the puzzle and give you a complete picture. However, if you do not wish to provide us with certain information or impose restrictions on our use, then one or more "pieces" of the puzzle will be missing. Sometimes it is not insurmountable to be able to sketch a certain final picture. However, we will point out to you that this advice may contain certain gaps, because we did not have all the information and do not know how this may affect you. If we miss too much information, we will not be able to compile sound advice and we will not be able to carry out our work for you.

### *Complaints about how we handle your personal data*

We try to handle your personal data as carefully as possible. If you have any questions, don't hesitate and contact us. We will answer your questions as best we can. In the unlikely event that you have a complaint about how our firm has handled your personal data, please contact our management board. We will then process your complaint. If subsequently you still believe that we have not handled your personal data prudently enough, you can submit a complaint to the Dutch Data Protection Authority: [www.autoriteitpersoonsgegevens.nl](http://www.autoriteitpersoonsgegevens.nl).