

Information

BEWUST MET DE TOEKOMST
KLINKT LOGISCH TOCH?



GoodFinanZ is a all-round financial advisory firm that does things differently. We exist to help people honestly in the financial field, and we want to do our job good. Good for you, good for your money, but also good for the world around us. As a GoodFinanZ customer, you contribute to a better world and help support charities.

We provide honest, affordable, sustainable and independent advice on insurance, mortgages, loans and energy saving.



With this service guide we want to introduce you to our office. Our services are subject to general terms and conditions that have been filed at the Chamber of Commerce in Eindhoven under number 73016799. These can be consulted on our website and are also available at our office.

Contact

Our office is located in Eindhoven. Advice take place, on appointment, at our office or at your home.

T: 040-3400110

E: info@goodfinanz.nl

I: www.goodfinanz.nl

You can reach us from Monday to Friday from 08.00 am to 18.00 hrs. Consultations always by appointment, also after office hours.

Visiting address:

GoodFinanz

Kastanjelaan 400 (Strijp S -Microlab – 3rd floor)

5616 LZ Eindhoven



Microlab Eindhoven

Our office is located in the Microlab in Eindhoven. But what exactly is Microlab? Philips used to make the first LCD displays in this old building, so there is a lot of history there. Now it is converted into perhaps the nicest and most creative workplace in the Netherlands.

In the Microlab you'll find a collection of innovative and creative companies. From artists to medical start-ups, high-tech IT companies and law firms. And from musicians, marketers to graphic designers.

A place that thrives on collaboration, entrepreneurship, modern technology and especially creativity. By working together and sharing the spaces in the Microlab, we inspire each other, and save the environment.



100% honest and independent

GoodFinanZ is completely independent. We honestly compare the mortgages of almost all banks and insurers in the Netherlands.

Together with you, we choose the right mortgage from the right bank, based on the conditions and starting points that you consider important. We have no obligation to place financial products with certain financial institutions. You are therefore completely free in your choices.



Cooperation

We don't know everything. That is why we believe in cooperation. Of course we work together with banks and insurers, but also with notaries, appraisers, real estate agents, refinishers, tax advisers, energy consultants, and approved installers of energy-saving measures.

Our Core Values

Good people - 'Just act normal, that's crazy enough'. That's why we do not like ties or expensive office buildings. We like to help people. We are open, honest and clear. About everything we advise you. But also about how we work and the way we earn our money.

Good planet - We want to be good. Not only for you, but also for the world around us. That is why we think it is important to conduct business in a sustainable and socially responsible manner

Good advice - We do not sell you products, but will always advise you as good and honest as possible. Sometimes that means we advise you not to do something, you want to. We always advise what is in your interest.

Good contact - You can count on one personal advisor. Short lines and personal contact. That is what we offer.

Good privacy - Your personal information is safe with us. We treat them strictly confidentially and only use them if we represent your interests according to the agreement

Our services

Mortgages

Need a mortgage? We not only help you choose the right mortgage, but we arrange all administrative matters for you. 'Full service' we call that. And we don't have any surcharges for non-dutch speaking customers.

With over 20 years of experience in the field of mortgages, we know the market like no other. Of course we compare independent all banks, insurers and other mortgage lenders in the market. We tell you what options you have and give you insight into the conditions and differences. This way we help you to make make the right choices. And after you made you choices? Leave the rest to us. We arrange the entire financial process, from first advice to the notary.

Insurances

Always an affordable insurance package with the best conditions, that fits your needs? And your own advisor, who helps you if you have a question or damage? With a personalized, tailor-made insurance package you can always count on the most optimal coverage that fits your needs. And that at a considerable discount and the best conditions. Also for all your business insurance policies.

Socially involved insurances



We insure your belongings with an insurance company that also has an eye for the world around us. That way, by supporting good causes and local (climate) projects, a part of your premium or fee will be returned to our world and society.

Financial advice

At GoodFinanZ, you're also at the right address for financial advice or a complete financial analysis. We chart your entire financial situation in the area of your income. Short and long term, so also your pension. We also look at the consequences and risks of death, incapacity for work and unemployment and give you advice on how to limit these risks.

Energy saving advice

In addition to our own contribution to a better world, we also want to help our customers with that. We therefore give you free advice on how to make your home energy efficient. For that, we work together with energy consultants and installers. We also look at possible financing options. Do you follow up on the energy advice and do you carry out the proposed energy saving measures? Then we arrange everything for you, from financing to installation and delivery of the energy-saving measures you have chosen.

Loans, help with your tax affairs and other services

We are happy to assist you in taking out a loan, accompany you with the purchase of your new home or help you fill out your tax return. You can also contact us for most other financial questions. Ask for the possibilities!

Our rates

You always pay us a fixed rate, agreed in advance. No surcharge for expats.

Mortgages

Purchase - starters

Advice and mediation - single starters € 1.250,-

Advice and mediation – couples starters € 1.650,-

Purchase - home owners

Advice and mediation - singles € 1.450,-

Advice and mediation – couples € 1.850,-

Change current mortgage or transfer mortgage to new lender

Advice and mediation - singles € 1.350,-

Advice and mediation – couples € 1.750,-

Surcharges special situations

Tailor-made financing / self-employed / divorce € 375,-

Tax silent taking along existing loan-part € 225,-

Other services

Averaging interest rate (rentemiddeling) € 225,-

i Sometimes it is only possible to purchase a certain product through a service provider. If you choose that, there are costs involved. These costs are a maximum of € 395,-. Of course, we always discuss this with you beforehand, so that you will not face any surprises.

Insurances (seperate or with a mortgage)

Advice and mediation in term life insurance policies
(per insured person) € 175,-

Advice and mediation of unemployment- or disabilityinsurances
(per insured person) € 175,-

i For non-life insurances, we receive compensation from the insurer for the work we do. Think of giving advice, arranging damages, answering questions or implementing changes. If you pay the premium, you have also paid for our services.

Financial advice

Personal financial plan – singles € 350,-

Personal financial plan – couples € 425,-

If, on the occasion of a personal financial plan, you wish to take out insurance policies to limit risks, and costs apply, we will give you a discount of on those costs of 25%.

Energy saving advice

Our energy saving advice and examining your financial possibilities is free of charge. With this we want to give our customers insight and encourage them to make their homes energy-efficient. Do you decide to arrange the recommended energy saving measures? Then our normal mortgage fee's are applicable.

Income tax return

Filling in your tax return by a tax advisor
(per declaration) € 69,-

Memberships and registrations

GoodFinanZ has been registered with various organizations. The most important are:



AFM (Autoriteit Financiële Markten)

AFM (Dutch Authority for Financial Markets)

GoodFinanZ has a license with the AFM. Based on our knowledge and experience, we are allowed to advise and mediate in mortgages, life insurance, non-life insurance, credit, investments and (savings) accounts.

Certified Financial advisor / Certified mortgage advisor (EFA / SEH)

Of course you get advice from a certified financial and mortgage advisor.

We are registered with SEH under number 0804/18611

KIFID

Although we always do our best for you, we're all humans so it may be that something goes wrong. We then assume that you will contact us. We always try to find a suitable solution. And if we really can not figure it out together? Then we are affiliated with an independent complaints institution: the KIFID (Financial Services Complaints Institute). There are no costs associated with handling a complaint.

The contact details are:

KiFiD

Postbus 93257

2509 AG Den Haag

Chamber of Commerce

In the register of the Chamber of Commerce in Eindhoven we are registered under number 73016799

Sustainable and socially involved

In everything we do, we think carefully about the effects on our world and society. How we do that? Below some examples of how we implement this.

Sustainable business management

In our daily business operations we are aware of the environmental impact. In this way we print as little as possible, but when we print, we do it on woodfree paper. We prefer to work together with parties that are also conscious about the world around us. We also drive to our customers in an electric car. The electricity comes from solar energy.

Climate projects and offset CO2 emissions

Part of our profit, we donate, through the Fair Climate Fund, in climate projects in developing countries. In this way we also compensate our CO2 emissions.

Sustainable insurances

We prefer to arrange your insurance with an insurer that is also aware and has an eye for the world around us. For example, by supporting good causes and local projects, part of your premium will be returned to our society.

Sustainable housing

Our office is located in the Microlab in Eindhoven. The old Philips building at the Kastanjelaan in Eindhoven has been completely converted into a modern workplace for many different companies. By working together and sharing the spaces, we save money and the environment

Your data is safe

To be able to advise you properly, it is important that we communicate with each other in an honest and open manner. Important matters such as income, assets, debts, etc. are very privacy-sensitive data. We understand that we can ask a lot of information, but your personal information is safe with us. We treat them strictly confidentially and only use them if we represent your interests according to our agreement.



**Do you have questions? Do not hesitate to contact us.
We are at your service!**

The contents of this document have been compiled by us with the utmost care, but GoodFinanZ accepts no liability with regard to possible inaccuracies of the displayed. Unauthorized or improper use of the content or parts thereof infringe intellectual property rights. Permission to use the contents or parts thereof in publicly accessible places must be requested in writing to us. All information and rates in this service guide apply on the date on which it was issued.

What to do in case of damage?

In case of emergency, call the insurance alarm center



088-1121816 (24/7)

Also when your car needs to be towed away, or if you have to call on your travel insurance. From abroad the telephone number is 0031-88-1121816

Step 1: Report the damage

We can help you the fastest, if you report the damage online (via my policies), or via your insurance app. Trouble reporting your damage, or have you lost your log-in data? Please contact us via 040-3400110 or schade@goodfinanz.nl. Even if you need an (old-fashioned) claim form on paper.

It is important that we immediately receive as much information as possible about your damage. This prevents unnecessary delay.

What do we always need?

- online claim notification or a claim form on paper.
- in case of loss or theft, always the declaration report from the police.
- description of what has happened
- possibly. photos of the damage
- Send a quote for the repair. Is it impossible to repair the damage? Then we would like to receive a purchase receipt or, if you no longer have one, as much information as possible about what has been damaged, such as the brand, type and purchase date.

We will always contact you after a damage report to inform you about the handling. In the event bigger damages (more than € 1.500,-) an independent expert will visit you to assess the damage.

Step 2: Damage repair

Damages to your home

- In case of broken windows, please contact our window repair service: 0900-2004097.
- For other damages it is important to first see what the repair would cost (if possible). You can arrange this yourself, or we can help you with that. In that case, we ensure that a professional repairer quickly makes an appointment with you.

Damage repairers for housing damage



To ensure that damage to your house is repaired quickly and professionally, we work together with professional damage repairers

Damage to your car

Window damage (window breakage or damages)

In case of a window damage you can contact Carglass (0880-406406) or Autotaalglas (0800 - 0828) directly.

Other damages (such as a collision or hail damage)

For all damage to your car, we work together with accredited repairers. If you have a damage repaired by one of our damage repairers then:

- you do not pay any own risk for repair (except with a full window replacement);
- you receive a replacement car, free of charge, during the repair period of an insured damage
- for a total-loss damage you get replacement car for 5 days



In the insurance app or via my policies, you will find an overview of all accredited car repairers in your neighborhood.

Important phone numbers:

Legal assistance ARAG (033 - 434 2350) or DAS (020 - 6517 517)
Agency for Vehicle Crimes: 071-3641777 (in case of car theft)