

Overview services

Company information

Erna de Klerk - Advies en inzicht in geldzaken
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Erna de Klerk
Advies & inzicht
in geldzaken

VOORLICHTING

PLANNING

ADVIES ■ ■ ■

Working area

You can contact me for all sorts of financial questions, such as budget support, information about financial topics (including mortgages and pensions), financial planning (for short and long term), mortgage advice, risk analyzes and tax advice and returns.

Registration AFM

My company is registered at the Autoriteit Financiële Markten (AFM) number 12043636. Based on this registration I can advise you and arrange for you to buy financial products and services.

Mortgages

I can advise you about mortgages and arrange for you to obtain one. When issuing advice, I recommend a specific product. This is only possible after a process of information and consultation about the possibilities, possible risks and (tax) consequences.

In some cases I can help you with an 'execution only' service. In that case I do not recommend you a specific product or give any advice. I only take care of obtaining the desired product. However, I am obliged to investigate whether you possess sufficient knowledge and experience to purchase the product without expert advice.

Savings, saving products and life insurances

I can give you advise about life insurances and saving products for different objectives, such as (long and short term) life planning and pension. I can also arrange for you to buy these products.

Insurance to cover the risk of loss of income after long term illness or unemployment

I can advise you about the risk of loss of income, the insurance solutions in this case and refer you to an specialized office for purchasing a product.

Consumer and personal loan

I do not sell personal loans. However I can advise you in this matter, give you independent information and refer you to a supplier or agent/intermediary.

Bank account

If you want to open an account for your daily banking affairs or savings – maybe in combination with obtaining a mortgage – I can advise you in this matter and help you to obtain this product.

Independence

My company has no commitment or contractual obligation to a bank or insurer. The way in which I recommend a specific product is transparent and based on, among other things, conditions, rates and premiums. Ask for the overview of providers that I include in the advice and where I can arrange for you to buy a product.

Costs

I charge an hourly rate. For some services I will charge a fixed amount. The listing of rates I will send separately.

Complaints

If you are not satisfied with my services, please be so kind to let me know. Of course I will try to solve your complaint, I also have a complaints procedure.

If you subsequently find that the complaint has not been resolved, you can contact the Financial Services Complaints Institute (KIFID). This is an independent organization that can assess the complaint. The connection number of my office at Kifid is 300.016177. Address: Postbus 93257; 2509 AG Den Haag; tel 0900-355224. See also: www.kifid.nl