



Services guide with privacy policy and General Terms and Conditions MarFinA Finance – Financieel Zeker

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Contact details

- MarFinA Finance – Financieel Zeker
- Address: Neerwal 98 5708 ZA Helmond
- Phone: 085-4013620
- GSM: +31629048239
- Email: info@marfina.nl
- Internet: www.marfina.nl
- Trade register number: 51589249
- AFM license number: 12016626

Opening hours

9 a.m. to 5 p.m. on weekdays. Outside office hours by appointment only.

Affiliated Institution with Central Organization for Financieel Zeker

As an Affiliated Institution, our organization is affiliated with the Central Organization for Financial Certainty under the Financial Supervision Act (Wft) and registered as such in the register of the AFM (www.afm.nl). This means that all advice in the field of financial products and intermediation in financial products is carried out by us under the expertise responsibility of the Central Organisation. For this purpose, the Central Organization checks the content of the advice before we issue this advice to you, whether it meets your wishes and the laws and regulations you have set, and takes care of and checks the (administrative) mediation of the financial product you have requested. So for you extra certainty about the quality of the advice we give you.

MarFinA Finance – Financieel Zeker

Our services consist of advising and providing aftercare in the areas below. We also act as an intermediary for the conclusion of the financial products that we advise you.

- Mortgages
- Covering risks such as, for example, a term life insurance or housing costs insurance in the event of unemployment and/or incapacity for work.
- Building up capital or supplementary pension. Insure the funeral costs. Non-life insurance for private individuals (including health insurance).
- Non-life insurance for companies.
- Income provisions and related insurance such as, for example, occupational disability for the entrepreneur, absenteeism insurance
- Borrowing money for consumer purposes, for example buying a car

Our office and the Central Organization for Financieel Zeker are advice-free and independent

This means that we have no contractual obligation whatsoever with banks, lenders and/or insurance companies. In addition, our organization is a completely independent company

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and we work for our own account and risk. No bank, insurance company or other provider of financial products has a stake in our company. So we are completely independent. The interest of you as a (future) customer is paramount. That is why we commit ourselves to:

- Provide clarity about what we do for you, what you get from us and what you pay for it;
- To make an objective analysis of financial institutions, whereby it is examined which party best suits your wishes and possibilities;
- To give you personal advice that fits your wishes, possibilities and situation;
- To provide you with aftercare and to answer your questions in the field of financial products.

Registration and license

Through the Central Organization we are obliged or voluntarily registered with the following institutions:

1. Netherlands Authority for the Financial Markets (AFM) registration number 12016626, www.afm.nl
2. Financial Services Complaints Institute (KIFID) registration number 300012172, www.kifid.nl . If you have a complaint about our services and we cannot resolve it together, you can contact the KIFID, PO Box 93257, 2509 AG The Hague, www.kifid.nl
3. Professional liability insurance Markel policy number 224064
4. Stichting Erkenningsregeling Hypotheekadviseurs (SEH): One or more of our advisers are also registered in the register of SEH, www.seh.nl

The Central Organization for Financial Certainty has an AFM license to advise and mediate in mortgage credit, life and income insurance, private and business non-life insurance, consumer credit, savings accounts, payment accounts and electronic money. In some situations, the option of an Own Home Savings Account, Own Home Investment Right, Annuity Savings Account, Annuity Investment Right can also be involved.

What we do for you

Our office advises and mediates in the areas as mentioned above. In the context of these financial products, we will advise you on the basis of an inventory meeting and, if you wish to act on the advice, mediate between you and the relevant Provider (bank and/or insurer) of (a) financial product. We will look for the best price-quality ratio for you.

The way in which our organization is rewarded

From 1 January 2013, it is prohibited for a bank or insurer to pay a commission to an intermediary, with the exception of the financial products non-life insurance and consumer credit. At our organization you can choose from several reward options. During the inventory meeting, you determine in consultation with us which method of remuneration you prefer. You can choose from: commission (for non-complex products such as non-life insurance and credits), fixed rate, hourly rate and/or subscription.

Controlled remuneration policy

Within the central organization, the remuneration of employees consists for the most part of a fixed and competitive salary. Depending on their position and performance, employees can also receive a limited variable remuneration. The financial advisory firm that is affiliated receives full compensation for the services rendered. This fee is used to cover the operating costs of the financial advisory firm and its ultimate remuneration. Every financial consultancy firm affiliated with Financieel Zeker transfers a part of all income to the central organization to cover, among other things, the activities in the context of advice control and mediation. For the entire organization, the customer's interests come first at all times.

Financieel Zeker monitors the integrity and customer-oriented conduct of the financial advisory firms affiliated with Financieel Zeker and checks all advice for appropriateness. In addition, a number of other measures have been taken to prevent the (financial) interests of

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the organisation, its employees and the financial consultancy firms affiliated with Financieel Zeker from taking precedence over those of the client. Financially Secure is of the opinion that this also further limits and controls the possible negative effects of variable remuneration and freedom of pricing.

What do we ask of you?

In order to optimally represent your personal interests in the field of financial services, we also ask you a number of things.

- Indicate your wishes and needs
- Correct and complete provision of information
- Delivery of relevant documents
- Feedback on the quality of our service
- Commitment to work with us
- You study the information you receive from us
- You ask us questions if something is unclear to you

Privacy Policy

Processing personal data

The Contractor processes your personal data in the context of our services and/or the execution of an agreement that we have with you. We are also obliged by law and regulations to process certain personal data about you. When we start providing our services to you, and you provide us with (personal) data, we will process it in our systems.

Retention periods

The Contractor does not store personal data that we process for longer than is necessary for the purpose for which they were collected or required by law. This will usually be up to five years after the termination of our services and/or the execution of an agreement.

Your rights

You have the right to know which personal data we have recorded about you, for example because you want to check, correct, supplement or protect it. If you wish, you can even have your personal data removed under certain conditions. You can do this by sending a written request, enclosing a copy of your proof of identity (without your citizen service number and photo). We will then respond to your request within four weeks. The contact information of our office can be found on the first page of this Service Guide. You can also let us know that no personal data about you may be processed in the context of marketing activities. We will then ensure that we no longer approach you for services or products other than those you have already purchased from or through us. You can also notify us of this in writing.

Sharing with third parties, declaration of consent.

This is possible in order to be able to implement our advice, mediation, aftercare and claims settlement function means that we share data, including personal data, with providers, loss adjusters, damage repair companies, appraisers, lawyers, labor experts, reintegration companies, healthcare providers, KiFid, regulators. This is done on the basis of a contract or agreement (assignment to provide services) that we have with you or on the basis of a legal basis. This concerns, among other things: names, dates of birth and address details, product collateral data, terms. On the basis of this statement, the contractor may assume that the contractor is authorized to receive/pass on the data in order to achieve the aforementioned purpose. This consent ends when the purpose has been achieved or if you have previously withdrawn the consent in writing. You have the same rights with these recipients of your personal data as within our office. You can submit a written request to the relevant organizations for this.

Security

We protect the data entrusted to us using technical and organizational security measures to minimize the risk of loss, misuse, unauthorized access, disclosure and alteration. If you nevertheless believe that data has been misused, please contact us.

Money Laundering and Terrorist Financing Prevention Act (WWFT)

Our services are bound by legal rules. These rules may have consequences for you and we will inform you about this. On 1 August 2008, the Money Laundering and Terrorist Financing Prevention Act (WWFT) was introduced. The Wwft regulates customer due diligence and the obligation to report unusual transactions that rest on, among others, lawyers, civil-law notaries, tax advisers and financial service providers.

Obligation to report unusual transactions

The WWFT prescribes that we must report any transaction of an unusual nature to a national reporting center (FIU-the Netherlands). A notification obligation exists in any case when there is a transaction of € 10,000.00 or more (July 2018) paid to us or through our intervention in cash, with bearer checks or similar means of payment. Transactions that must be reported to the police or the Public Prosecution Service, because they may be related to money laundering or terrorist financing, must also be reported. Finally, we are obliged to report transactions for which we have reason to believe that they may be related to money laundering or terrorist financing. In cases where there is a duty to report, we cannot evade this duty to report on the basis of our duty of confidentiality and our right of nondisclosure. It goes without saying that we will strictly observe our duty of confidentiality in all other cases. We realize that this legislation entails (administrative) burdens for both you and us. Failure to comply with the law may result in disciplinary, criminal or administrative sanctions being imposed on us. We therefore ask for your understanding of the consequences that the Wwft entails for you and for us.

Termination of relationship with our office

If there are circumstances as a result of which you can no longer use the services of our office, you have the right to terminate the relationship with our office at any time. You can request another financial services provider to transfer current insurance, mortgages or investment accounts to this other financial advisory firm of your choice. The aforementioned products then continue to run, so that it is not necessary to buy off financial products, make them non-contributory or transfer. In the unlikely event that we have reason to terminate the relationship with you, we will inform you in writing in a timely manner report.

Complaints procedure

- First make the complaint known to us: If you have a complaint about the handling of your file, about our working method in general or about inadequate information about the way we provide our services, we request that you inform us as soon as possible. After receiving your complaint, we will contact you as soon as possible. All complaints are handled by the management.
- Then possibly to the Complaints Institute: if we are unable to reach a satisfactory solution together, you can make your complaint known to the independent Financial Services Complaints Institute (KiFiD). KiFiD is a dispute resolution body recognized by the Ministry of Finance. We are legally obliged to register with this body and conform to the working method and the binding advice. This KiFiD procedure provides for mediation by the Financial Services Ombudsman. He will investigate whether there are possibilities for mediation. No complaints fee is levied for the Ombudsman phase. If the Ombudsman does not succeed in his mediation, you can submit the complaint as a dispute to the Disputes Committee. This committee works with Disputes Chambers that specialize in insurance, banking and mortgage matters, investments and consumer credit. No complaints fee is owed by the complainant for the Disputes Committee phase either. If you need more information, please visit the website: www.kifid.nl .

In addition to the KIFID, you can report complaints about the protection of personal data to the AP (Personal Data Authority).

General terms and conditions Stephania Finance – Financieel Zeker

Article 1: Definitions

1.1 MarFinA Finance - Financieel Zeker: MarFinA Finance - Financieel Zeker, established in Helmond at Neerwal 98 5708 ZA, Helmond, hereinafter referred to as: “MarFinA Finance - Financieel Zeker”,

1.2 Client: The natural or legal person to whom Stephania Finance - Financieel Zeker has provided any quotation, made an offer or with whom she has concluded an agreement.

1.3 Assignment: The Assignment given by the Client to Stephania Finance - Financieel Zeker to advise on or mediate in the conclusion of a financial product.

1.4 Financial Product: The mortgage, insurance, investment or savings account or credit on which MarFinA Finance - Financieel Zeker will advise and/or at the conclusion of which MarFinA Finance - Financieel Zeker will mediate.

1.5 Financial Institution: The party with whom the financial product is concluded.

Article 2: Assignment

2.1 An agreement between the Client and MarFinA Finance - Financieel Zeker is deemed to have been concluded at the moment that MarFinA Finance - Financieel Zeker has accepted an Assignment in writing, or has started the execution thereof. MarFinA Finance - Financieel Zeker is entitled to refuse Assignments it has been given without stating reasons, even after it has sent an offer to the Client for the performance of work.

2.2 All Assignments given to MarFinA Finance - Financieel Zeker are exclusively concluded with MarFinA Finance - Financieel Zeker and are carried out by it, even if it is the Client's intention that the Assignment will be carried out by a specific person working at MarFinA Finance - Financieel Zeker executed.

2.3 Assignments given to MarFinA Finance - Financieel Zeker exclusively lead to best efforts obligations of MarFinA Finance - Financieel Zeker, not to obligations of result, unless the nature of the Assignment or what the parties have agreed shows otherwise.

2.4 Unless otherwise agreed in writing, the terms specified by MarFinA Finance - Financieel Zeker within which it will carry out the Assignment given to it can never be regarded as a strict deadline.

2.5 These general terms and conditions have also been stipulated on behalf of the directors and/or partners of MarFinA Finance - Financieel Zeker and all persons employed by it, as well as in the context of the activities of MarFinA Finance - Financieel Zeker for its Affiliated Companies and sub-intermediaries. The applicability thereof will continue to exist if the aforementioned directors/partners and/or other persons working for it are no longer employed by MarFinA Finance - Financieel Zeker.

2.6 Any purchase or other conditions to which the Client refers when accepting an offer or quotation or concluding an agreement do not apply, unless they have been accepted in writing by MarFinA Finance - Financieel Zeker without reservation.

Article 3: Offers and quotations from Financial Institutions and advice MarFinA Finance - Financieel Zeker:

3.1 Offers or quotations presented to the Client by MarFinA Finance - Financieel Zeker on behalf of a Financial Institution are, unless explicitly stated otherwise therein, without obligation and subject to acceptance by the concerning Financial Institution.

3.2 The Client cannot derive any rights from calculations made by MarFinA Finance - Financieel Zeker with regard to the costs of a financial product and their possible impact on the monthly payments of the Client. These calculations are to be considered provisional and indicative and may be subject to interim interest and premium changes. Only when a Financial Institution has submitted a quotation that has been accepted by the Client, MarFinA Finance - Financieel Zeker can provide a definitive calculation of the monthly charges.

3.3 Advice provided by MarFinA Finance - Financieel Zeker to the Client are snapshots and based on simplified assumptions of the legislation and regulations applicable at that time. Only when a Financial Institution has submitted a quotation that has been accepted by the

Client, MarFinA Finance - Financieel Zeker can provide a definitive calculation of the monthly charges.

Article 4: Communication

4.1 In the event that the Client has sent any digital message to MarFinA Finance - Financieel Zeker, he may only trust that this message has reached MarFinA Finance - Financieel Zeker if he has received a confirmation of receipt thereof, not being an automatic confirmation of receipt.

4.2 General information provided by MarFinA Finance - Financieel Zeker, whether or not on the Internet, whether or not at the request of the Client, is without obligation and is never considered as advice given by MarFinA Finance - Financieel Zeker in the context of a Assignment, except insofar as the contrary is apparent from a statement from MarFinA Finance - Financieel Zeker, whether it concerns advice tailored to the personal situation of the Client.

4.3 Until the Client has announced a change of address to MarFinA Finance - Financieel Zeker, MarFinA Finance - Financieel Zeker can trust that the Client can be reached at the address specified by him at the start of the Assignment, including his e-mail address.

Article 5: Engaging third parties

5.1 MarFinA Finance - Financieel Zeker is allowed to make use of third parties if necessary in the execution of the Assignment given to her. The costs associated with the engagement of these third parties will be charged to the Client.

5.2 Insofar as MarFinA Finance – Financieel Zeker has to make use of advice drawn up by external advisors in the performance of the Assignment, including advice from accountants, lawyers, tax specialists, etc., it will consult with the Client as much as possible in advance and exercise due care in the selection of the relevant third party. MarFinA Finance - Financieel Zeker is not liable for (attributable) shortcomings of these external advisors.

5.3 MarFinA Finance - Financieel Zeker is, in the same way as for its own employees, responsible for the third parties engaged by it in the execution of the Assignment given to it, who cannot be regarded as external advisors within the meaning of the above. article 5.2. certain, such as temporary workers, external administration offices, etc.

Article 6: Fee and payment

6.1 The fee accruing for its services to MarFinA Finance - Financieel Zeker for the financial product falling under the definition of non-life insurance and the financial product consumer credit may be included in the amount to be charged to the Client by the financial institution. An hourly rate, fixed fee, subscription rate or a combination can be agreed between MarFinA Finance - Financieel Zeker and the Client. The parties always make agreements about this in advance.

6.2 Changes in government-imposed taxes and/or levies are always passed on to the Client.

6.3 MarFinA Finance - Financieel Zeker is entitled to increase agreed rates in the interim if, after accepting the Assignment, increases occur in the costs of materials or services required for the execution of the Assignment, and/or other costs, which exceed the cost price. From MarFinA Finance - Influencing Financially Certain.

6.4 Invoices from MarFinA Finance - Financieel Zeker must be paid by the Client within 14 days of the invoice date in the manner prescribed by MarFinA Finance - Financieel Zeker, unless otherwise agreed in writing or if the invoice states otherwise.

6.5 Settlement by the Client of amounts charged by MarFinA Finance - Financieel Zeker for its services against a counterclaim stated by the Client, or suspension of payment by the Client in connection with a counterclaim made by the Client, is only permitted insofar as the counterclaim by MarFinA Finance - Financial Sure has been expressly and without reservation recognized or has been irrevocably established in court.

6.6 If the Client does not pay the amounts charged by MarFinA Finance - Financieel Zeker within the agreed term, the Client will owe statutory interest on the outstanding amount without prior notice of default being required. If the Client fails to pay the outstanding amount

to MarFinA Finance - Financieel Zeker even after notice of default, MarFinA Finance - Financieel Zeker can hand over the collection of its claim, in which case the Client will also be obliged to pay the extrajudicial collection costs. The amount of the extrajudicial collection costs are in accordance with the Decree on compensation for extrajudicial collection costs, effective 01-07-2012, being 15% over the first € 2,500.00 with a minimum of € 40.00, 10% over the next € 2,500.00, 5% on the next € 5,000.00 and 1% on the next € 190,000 and 0.5% on the excess of the claim.

6.7 Payments made by the Client always first serve to settle all interest and costs owed and then to settle the longest outstanding invoices due, even if the Client states that the payment relates to a later invoice.

6.8 If the creditworthiness of the Client gives rise to this in the opinion of MarFinA Finance - Financieel Zeker, MarFinA Finance - Financieel Zeker is authorized to suspend the delivery of its services until the Client has provided sufficient security for its payment obligations.

Article 7: Information from the Client

7.1 The Client will always, solicited and unsolicited, provide MarFinA Finance - Financial Sure with all relevant information that it needs for the correct execution of the Assignment issued to it. This includes, but is not limited to, a situation in which changes occur in the family composition, income or capital situation of the Client, that Stephania Finance - Financieel Zeker would have to adjust its advice accordingly or that financial products already concluded may be possible. are no longer sufficient.

7.2 MarFinA Finance - Financieel Zeker can only fulfill its duty of care towards the Client if the Client strictly complies with the provisions of 7.1.

7.3 If the information necessary for the execution of the agreed Assignment has not been made available to MarFinA Finance - Financieel Zeker, or has not been made available on time or in accordance with the agreements made, or if the Client has failed to fulfill its (information) obligations in any other way, MarFinA Finance - Financieel Zeker authorized to suspend the execution of the Assignment.

7.4 The client is fully responsible for the correctness and completeness of all information provided by him to MarFinA Finance - Financieel Zeker.

Article 8: Liability of MarFinA Finance - Financial Security

8.1 Any liability of MarFinA Finance - Financieel Zeker as well as of its directors, its employees and the persons engaged by MarFinA Finance - Financieel Zeker for the execution of the Assignment is limited to the amount covered in the relevant case under the professional liability insurance of MarFinA Finance - Financieel Zeker is paid out, including the deductible to be borne by MarFinA Finance - Financieel Zeker. Further information about professional indemnity insurance will be provided to interested parties upon request.

8.2 In the event that the professional liability insurance of MarFinA Finance - Financieel Zeker as referred to in Article 8.1 does not provide cover in a specific case, the liability of MarFinA Finance - Financieel Zeker as well as of its directors, its employees and the liability of MarFinA Finance - Financieel Zeker persons engaged in the performance of the Assignment, limited to a maximum of the total of the fee charged to the Client with regard to the Assignment underlying the damage that has arisen. If MarFinA Finance - Financieel Zeker has not charged a fee to the Client for its services, the liability of MarFinA Finance - Financieel Zeker and its own is limited to the premium charged to the Client by the Financial Institution.

8.3 The execution of the Assignment is exclusively for the benefit of the Client. Third parties cannot derive any rights from the content of the work performed for the Client.

8.4 MarFinA Finance - Financieel Zeker is never liable for damage suffered by the Client or third parties as a result of incorrect, incomplete or untimely information provided by the Client.

8.5 MarFinA Finance - Financieel Zeker is never liable for any damage whatsoever resulting from errors in software or other computer software used by MarFinA Finance - Financieel

Zeker, unless MarFinA Finance - Financieel Zeker can recover this damage from the supplier of the software in question. or computer software.

8.6 MarFinA Finance - Financieel Zeker is never liable for any damage whatsoever arising from the circumstance that (email) messages sent by the Client to MarFinA Finance - Financieel Zeker have not reached MarFinA Finance - Financieel Zeker.

8.7 MarFinA Finance - Financieel Zeker is never liable for any damage whatsoever arising from the circumstance that the Client has paid the premiums and/or interest charged to him for financial products concluded by him, after the mediation of MarFinA Finance - Financieel Zeker, not paid on time.

8.8 The provisions of this article do not affect the liability of MarFinA Finance - Financieel Zeker for damage caused by the intent or conscious recklessness of its subordinates.

8.9 The Client is only entitled to dissolve any agreement with MarFinA Finance - Financieel Zeker if MarFinA Finance - Financieel Zeker, even after proper notice of default, remains imputably in default to fulfill its obligations towards the Client. Payment obligations that arose before the time of dissolution and/or which relate to services already provided, must be fulfilled by the Client without prejudice.

Article 9: Force majeure

9.1 MarFinA Finance - Financieel Zeker is not obliged to fulfill any obligation if this is not reasonably possible for MarFinA Finance - Financieel Zeker as a result of changes that arise through no fault of MarFinA Finance - Financieel Zeker in the circumstances existing when the obligations were entered into.

9.2 A shortcoming in the fulfillment of an obligation of MarFinA Finance - Financieel Zeker is in any case not attributable and is not at its risk in the event of default and/or shortcoming by or at its suppliers, subcontractors, carriers and/or other engaged third parties, in the event of fire, strike or lock-out, riots or riots, war, government measures, including export, import or transit bans, frost and all other circumstances of such a nature that bondage can no longer be required of MarFinA Finance - Financieel Zeker.

Article 10: Protection of personal data

10.1 Personal data provided by the Client to MarFinA Finance - Financieel Zeker will not be used or provided to third parties by MarFinA Finance - Financieel Zeker for any purpose other than for the performance of the Assignment it has been given or mailings to be sent by it to the Client, etc. , except insofar as MarFinA Finance - Financieel Zeker is obliged by law or public order in the context of its business to provide the relevant data to a designated body.

10.2 If the Client objects to the inclusion of its personal data in any mailing list, etc. of MarFinA Finance - Financieel Zeker, MarFinA Finance - Financieel Zeker will remove the relevant data from the relevant file at the written request of the Client.

10.3 Our Privacy Policy applies to the processing of personal data. You will find this in the Services Guide, which is part of the first part of this document.

Article 11: Complaints Institute

11.1 MarFinA Finance - Financieel Zeker is affiliated with the Financial Services Complaints Institute (KIFID) under number 300012172. A dispute arising from quotations, offers and agreements to which these terms and conditions apply, can be submitted for binding advice at the option of the Client to either the Financial Services Disputes Committee, or the civil court.

11.2 MarFinA Finance - Financieel Zeker complies in advance with a binding advice to be given by the Financial Services Disputes Committee, insofar as the importance of the submitted dispute does not exceed an amount of € 25,000.00 (in words and in writing twenty-five thousand euros). If the dispute in question exceeds the aforementioned financial interest, MarFinA Finance - Financieel Zeker has the option of not cooperating with a binding advice.

11.3 All claims that are not processed via the KIFID in accordance with the provisions of Articles 11.1 and 11.2, are governed by Dutch law. Only the Dutch court is authorized to take

cognizance of disputes between MarFinA Finance - Financieel Zeker and its Client. Disputes will be submitted to the Court in 's-Hertogenbosch.

11.4 In addition to the KIFID, you can report complaints about the protection of personal data to the AP (Personal Data Authority).

Article 12: Expiration of rights

12.1 Complaints regarding work performed by MarFinA Finance - Financieel Zeker, or the amount of the amounts charged by MarFinA Finance, must be submitted in writing, on pain of forfeiture of rights, within 60 days after the Client has received the documents, information or invoice on which his complaint relates, has received, or could reasonably have taken cognizance of the shortcoming found by him in the performance of MarFinA Finance - Financieel Zeker, to be submitted to MarFinA Finance - Financieel Zeker. Submitting a complaint never suspends the Client's payment obligations.

12.2 All rights of action and other powers of the Client, of whatever level, in connection with work performed by MarFinA Finance - Financieel Zeker, lapse in any case five years after the moment at which the Client became aware or could reasonably have been aware of the existence of these rights and authorizations.

Article 13: Miscellaneous

13.1 All offers and quotations issued by MarFinA Finance - Financieel Zeker, as well as Orders accepted by MarFinA Finance, are governed by Dutch law.

13.2 In the event that the content of written agreements between MarFinA Finance - Financieel Zeker and the Client deviates from the provisions of these general terms and conditions, the written agreements will prevail.

13.3 Deviations from and/or additions to these general terms and conditions are only binding for MarFinA Finance - Financieel Zeker insofar as they have been expressly agreed in writing between MarFinA Finance - Financieel Zeker and the Client.

13.4 If any provision of these general terms and conditions proves to be invalid, only the relevant provision will be excluded, all other provisions will remain in full force and effect.

13.5 MarFinA Finance - Financieel Zeker is entitled to unilaterally change the content of these general terms and conditions in the interim. In the event that MarFinA Finance - Financieel Zeker makes interim changes, it will inform the Client thereof, while sending the amended general terms and conditions at the same time. The Client is entitled to object to the applicability of the amended terms and conditions within 30 days of the date on which it was notified of the relevant changes. In that case, the parties will enter into consultation about the content of the applicable general terms and conditions. If the Client does not object to the changed content of the general terms and conditions, these will control the agreements made between the parties from the date stated by MarFinA Finance - Financieel Zeker.

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