

Client Sheet

Life Experts bv
Mezenstraat 4, 3945 Ham
RPR Antwerpen, afdeling Hasselt

Insurance broker and mortgage broker registered in the FSMA register
(<http://www.fsma.be>) with company number: BE 0627.926.530



Customer Details

Last Name		First Name	
Address		Nr / bus	
Postal Code		Municipality	
(Mobile) Phone nr		Civil Status	
E-mail			
Date of Birth		ID card nr.	
National Registry Nr		ID card valid from-until	
PPP(*)	<input type="checkbox"/> yes <input type="checkbox"/> no	IBAN private	
Company nr		IBAN company	
Company Name			
You know our office via			

PERSONAL DATA PROTECTION POLICY

We will process your personal data for the acceptance, administration and performance of the contracts, including claims, you wish to conclude via the mediation of our office, on the basis of the contractual relationship with you, and to the insurance and/or credit company(ies) with whom the contracts are concluded and to which our office is acting as processor. In addition, this information can also be processed by our office for commercial purposes on the basis of our legitimate interest. If you do not wish your data to be used for direct marketing purposes, please report this by ticking this box or by sending an email to info@lifeexperts.be

During insurance mediation, our office may need to process medical data and/or sensitive data and/or criminal records about you. To this end, and to allow us to mediate, please provide us with your explicit consent by ticking the box below:

- I consent to the processing of health data and/or sensitive data as part of the mediation of the conclusion and management of an insurance policy.
- I consent to the processing of criminal data in connection with the mediation of the conclusion and management of an insurance policy.

Your personal data are no longer processed and kept by our office than necessary. More information about the processing of your personal data can be found in our policy paper that you can find on www.lifeexperts.be/content/privacypolicy.pdf. You have the right, at all times, to have access to and improvement of the personal data relating to you. Additional information about data processing and protection can be obtained from the Data Protection Authority at Drukpersstraat 35 in 1000 Brussels.

COMMUNICATION THROUGH OUR OFFICE

We communicate with you in Dutch. You have been given the option of obtaining information on paper or on an electronic medium (including the website www.lifeexperts.be and a digital policy folder). Our office communicates with you as much as possible by electronic means, which you declared to be preferable. By signing this document, you consent to this method/carrier of communication and to the correctness of the above e-mail address. You undertake to notify us of any change in your details, including your e-mail address. If you wish to obtain the information on paper afterwards, our office will provide you with this on first request.

Details of our offices

Registered Office Mezenstraat 4 3945 Ham www.lifeexperts.be info@lifeexperts.be	Arne Mortier Mezenstraat 4 3945 Ham 0495 27 34 26 arne@lifeexperts.be	Sandra Verspreet Itegemse Steenweg 123 2270 Herenthout 0475 97 88 24 sandra@lifeexperts.be	Jurgen Tuttens Vlietmanstraat 48 8870 Izegem 0498 08 69 13 jurgen@lifeexperts.be
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(*) "Politically Prominent Person (PPP)" means Heads of State, Government, Ministers (Deputy), Secretaries of State, MPs, Members of Supreme Courts, Members of Court of Auditors and of Central Bank Directors, Ambassadors, Senior Army Officers, Members of administrative and management or management bodies of public companies, including those who held one of these positions less than 1 year ago.

Authorisation of access to inspection

The undersigned policyholder hereby authorises the fiduciary(ies) mentioned below to inspect his insurance client file and this for subsequent contracts (including claims handling):

- all policies managed by Life Experts bv

Access to the file may be provided via the following e-mail address:

Last Name + First Name fiduciary(ies) other than the policyholder (s) (eg Family member, friend)	E-mail adress fiduciary

The signature of this document constitutes the examination of the **terms and conditions** as included below.

Done in duplicate, one of which is given to the customer.

Done at, on

Name and position of representative (if legal person):

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Client's signature for agreement

Conditions

Our services Our office shall provide insurance mediation services, that is, the activities consisting of advising on insurance contracts, offering, proposing, carrying out preparatory work to the conclusion of insurance contracts or with the conclusion of insurance contracts, or to assisting in its administration and execution, in particular in the event of a claim. Our office also offers credit intermediation services, i.e. activities consisting of advising on loans, offering, proposing, carrying out preparatory work to conclude credit agreements or to conclude credit agreements, or in assisting with the management and implementation. As a credit broker, we recommend products from a wide range of credit agreements available on the market. Our office analyzes a sufficient number of products available on the market and recommends one or more credit agreement (s) available on the market, taking into account your needs, financial situation and personal circumstances. For our services in the field of insurance mediation, in principle we receive a remuneration of the insurance company, which is part of the premium you pay as customer. In the other case, we receive remuneration from you as customer for insurance intermediation services. Where appropriate, this will be part of a separate agreement. For more information, please consult our website. Our office receives a commission for our mediation regarding loans, the amount of which is not yet known. The actual amount of this commission will be explained at a later stage in the ESIS (European standardized information sheet). Upon request, our office will provide information about the variation in the amount of commissions paid by the different lenders who provide the credit agreements offered to the consumer.

Rules of conduct Our office is obliged to comply with the "AsurMiFID conduct of business regulation" as laid down in the Act of 30 July 2013 on the protection of recipients of financial products and services as well as the powers of the FSMA and various provisions as well as the Royal Decree of 21 February 2014 on the rules for the application of Articles 27 to 28bis of the Act of 2 August 2002 on supervision of the financial and financial services in the insurance sector and Royal Decree of 21 February 2014 on the rules of conduct on conflicts of interest laid down by law and rules on management of conflicts of interest in the insurance sector. More information on how our office issues these rules of conduct (including a conflict of interest policy and, where appropriate, the nature, frequency and timing of reports) can be found on our website.

Customer categorization In order to offer you optimal customer service, our firm has decided to categorize all its clients as non-professional clients. You have been informed of the possibility of requesting to be categorised as a professional client provided that you meet the conditions set out in the Annex to the Royal Decree of 19 December 2017 laying down detailed rules transposing the Directive on Markets in Financial Instruments, referred to in Article 20 of the Royal Decree of 18 June 2019 implementing Articles 5, 19°/1, 264, 266, 268 and 273 of the Law of 4 April 2014 on insurance. Categorisation as a professional client may imply a lower level of protection. If you wish to be categorised as a professional client, please contact our office.

Information through the website of our office In accordance with the legal provisions, our office uses in a number of cases its website for certain general information to its customers. Our office assumes that information is provided in this form in the context in which we do business with our customers or are going to do, if you are proven to have regular access to the internet as a customer. The fact that you provide us with an e-mail address in order to do business with our office applies according to the law as proof that you, as a customer, have regular access to the internet.

Provision of information via the digital policy folder by our office Our office may, on request of the client, make available to the client a digital copy of the personal policy folder as it exists in our system, hereinafter referred to as the "digital policy folder". Our firm assumes that the provision of information in this form fits in with the context in which we do or will do business with our clients if it is proven that the client has regular access to the internet. The fact that the client provides an e-mail address to do business with our firm, and the explicit agreement for the use of this service on the client's form, constitutes consent to the use of this service. Where applicable, the customer will receive a unique link that will give him access to his digital policy folder. Life Experts subscribes to a professional Dropbox account via <https://www.dropbox.com>. Life Experts may deny or stop access to the digital policy document at any time. Use of the Digital Policy Folder is only possible if the customer has a personal Dropbox account for which the customer is responsible. The customer uses the Dropbox platform at his own expense and risk. Life Experts has no performance commitment regarding the correct or proper functioning of the services of Dropbox. Life Experts is not responsible for damage or loss resulting from unauthorized access or use of the customer's personal Dropbox account. More information about the processing of your personal data can be found in our policy document which can be found www.lifeexperts.be/content/privacypolicy.pdf. If you wish to obtain the information on paper afterwards, our office will provide it to you upon first request.

Accurate and complete information For our services, our office depends on the information you provide us. It is therefore important that you as a customer provide us with correct and complete information at the beginning and during the lifetime of our service. If you submit incorrect or incomplete information to our office, our office cannot be held liable for its consequences. In the context of our services, our office will send you various documents or offers. Please check and contact our office for any comments and/or explanatory notes. In any case, our office asks you to check all documents themselves and to establish whether they are in line with your demands and needs.

Confidentiality Any party, that is to say, both our office and yourself as a customer, will not divulge to third parties any confidential information in its possession within the framework of the present relationship, unless otherwise specified by the law or necessary for proper performance of the contract.

Fight against money laundering and the financing of terrorism Within the framework of the fight against money laundering and the financing of terrorism and, in application of the Law of 18 September 2017 on the prevention of money laundering and the financing of terrorism and on restricting the use of cash, you undertake to answer the questions that our office is obliged to ask in this respect and to provide the office with the requested documents on first request.

Solvency of insurance companies As part of their insurance distribution activities, our office is not responsible for the solvency of insurance companies.

Complaint handling

Our office makes every effort to provide the best possible service. You can always contact our office for your questions and problems. In accordance with internal policies and procedures, our firm has established a client complaint management scheme. The purpose of this scheme is to investigate complaints about an insurance contract, a credit contract or a service provided in the context of our activities in an expert and fair manner. Any detailed complaint may be sent by email or regular mail. Our office undertakes to answer these.

If you have a complaint about our service that we cannot solve by mutual agreement, you can always consult the services competent for mediation in disputes regarding insurance and credit on behalf of consumers:

- Ombudsman Insurance Service, 1000 Brussels, Square de Meeûs 35, tel. 02/547.58.71 — fax.02/547.59.75 — info@ombudsman.as — www.ombudsman.as.
- Ombudsfin: North Gate II, Koning Albert II-laan 8 bus 2 te 1000 Brussel - tel. 02/545.77.70 – fax. 02/545 77 79 – Ombudsman@Ombudsfin.be – www.ombudsfin.be.

Applicable law The present conditions are governed by and interpreted in accordance with Belgian law.

Life Experts bv Mezenstraat 4, 3945 Ham www.lifeexperts.be FSMA-nr. 1144/3 A BE 0627.926.530 RPR Antwerpen, afd. Hasselt	Arne Mortier Sandra Verspreet Jurgen Tuttens	 LifeExperts verzekeringmakelaar en makelaar in hypothecaire kredieten
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