



Remuneration Policy Hypotheeknodig.nl

Company: Hypotheeknodig.nl – Chamber of Commerce 81372000

Address: Vincent van Goghstraat 46, 5671 GZ Nuenen

Management: PMA Kortmann – Effective date: 01-01-2026

Purpose

- Customer interest first
- Prevent unsuitable advice
- Compliant with Wft, BGfo and AFM guidelines

Remuneration structure

- Employees receive a fixed monthly salary
- Holiday allowance (8%)
- Variable remuneration max 20% of fixed salary
- Never based on sales or turnover targets

Risk analysis

- No all-or-nothing targets
- At least 50% qualitative criteria
- Ability to intervene in case of complaints

Procedures and controls

- Four-eyes principle and file checks
- Compliance monitoring
- Collective targets instead of individual sales
- Focus on long-term customer relationships

Scope and governance

- Applies to all staff and freelancers
- Annual evaluation by management
- Public disclosure on website