

## **INFORMATION GUIDE – BRUGKREDIET B.V.**

**Version: January 2025**

You are our client or principal. We act on your behalf and in your best interest. That defines our mutual relationship. Brugkrediet B.V. strives for optimal communication with its clients. That is why we believe it is important that our clients have a clear understanding of the services we provide. This information guide aims to give you a transparent overview of our services. If you have any questions or comments after reading this guide, we are happy to assist you.

### **1. Who are we?**

Bridgeloan.nl is a trade name of Brugkrediet B.V., a company registered in Amsterdam. For readability, this document refers to the company simply as 'Brugkrediet'. Brugkrediet is a financial intermediary specialized in advising and brokering bridge financing for professional real estate investors, traders, and developers.

We are the exclusive intermediary for the flexible financing product 'Tailored Bridge Loan', which we developed in collaboration with property financier RNHB. Brugkrediet acts as advisor and guides the entire financing process on behalf of the client. RNHB conducts customer due diligence, performs the credit assessment, and issues the loan.

### **2. Our Mission and Vision**

Brugkrediet aims to offer innovative and flexible financing solutions that quickly respond to the changing needs of professional real estate investors. We do this with a strong product exclusively funded by RNHB and tailored by Brugkrediet.

### **3. Services and Approach**

We begin with a thorough assessment of your financing needs. We then advise on the most suitable financing structure and guide the application process with RNHB. Throughout the entire process, we remain your primary point of contact.

### **4. Client Qualification**

Our services are exclusively aimed at professional real estate investors. Brugkrediet does not provide services to consumers or to business entities without real estate-related activities.

### **5. Our Role as Intermediary**

As intermediary, we are responsible for structuring and supporting your financing application with RNHB. Brugkrediet is not a lender and is not a party to the final loan agreement.

### **6. Our Relationship with RNHB**

The 'Tailored Bridge Loan' product is exclusively financed by RNHB. Brugkrediet has an exclusive partnership with RNHB for this product. Mediation by Brugkrediet is also exclusive: financing applications to RNHB for this product can only be submitted through Brugkrediet.

### **7. Client Responsibilities**

We ask that you provide complete, accurate, and up-to-date information throughout the process. Your cooperation is essential for a proper evaluation of the financing request.

## 8. Our Fees and Additional Costs

The following fees apply to the services provided by Brugkrediet:

- **File fee:** €500 excluding VAT. This fee is due immediately after signing the service engagement agreement.
- **Success fee:** 1% of the actual loan amount provided, minus the previously paid file fee. This fee is only due upon successful completion of the financing. No VAT is charged on the success fee.
- **Other costs:** All other expenses, such as appraisal costs (carried out by a certified appraiser), notarial settlement, and financing-related charges by RNHB (such as interest, repayments, and any exit fee), are borne by the client.

## 9. Legal Aspects

The final loan agreement is concluded between you and RNHB. Brugkrediet is not a party to this agreement. However, we ensure that the process is handled correctly from a legal perspective.

## 10. Risks and Disclaimers

Financing involves risks, such as market and execution risk. Brugkrediet cannot guarantee approval of the application by RNHB.

## 11. Complaints Procedure

Complaints can be submitted to us directly. As a business service provider, Brugkrediet does not fall under the Dutch Financial Services Complaints Institute (KiFiD).

## 12. Contact Information

Brugkrediet B.V.  
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E: [info@bridgeloan.nl](mailto:info@bridgeloan.nl)  
W: [www.bridgeloan.nl](http://www.bridgeloan.nl)  
KvK: 77590708

## 13. Other Relevant Information

- Brugkrediet holds a professional liability insurance.
- No license is required for this service; Brugkrediet is not supervised by the Dutch Authority for the Financial Markets (AFM).