

GENERAL TERMS AND CONDITIONS GUARDHOUSE FINANCIAL SERVICES B.V.

Article 1: Definitions

1.1. Guardhouse Financial Services B.V.: The trade name and legal name of the insurance agency, located at Caracasbaaiweg 280 Unit 13, Willemstad, Curaçao.

1.2. Client: The natural person or legal entity utilizing the services of Guardhouse Financial Services B.V.

1.3. Services: Mortgage advice, insurance advice, and tax advice, as offered by Guardhouse Financial Services B.V.

Article 2: Applicability

2.1. These general terms and conditions apply to all quotations, agreements, services, and deliveries of Guardhouse Financial Services B.V.

2.2. Deviations from these conditions are only valid if agreed upon in writing.

Article 3: Service Provision

3.1. Guardhouse Financial Services B.V. will perform the agreed services to the best of its knowledge and ability.

3.2. Guardhouse Financial Services B.V. is not liable for damage arising from incorrect or incomplete information provided by the client.

Article 4: Rates and Payment

4.1. The rates for the services of Guardhouse Financial Services B.V. are stated in the quotation send by email and are exclusive of 8.5% office and administration costs and exclusive of turnover tax (if applicable).

4.2. Payment must be made within 14 days of the invoice date.

Article 5: Liability

5.1. Guardhouse Financial Services B.V. is only liable for direct damage resulting from an attributable shortcoming on its part.

5.2. The liability of Guardhouse Financial Services B.V. is limited to the lower of:

- 1) the invoiced fee in connection with the work that caused the damage, exclusive of 8.5% office and administration costs and exclusive of turnover tax (if applicable); or
- 2) the amount covered by the professional liability insurance of Guardhouse Financial Services B.V. in connection herewith.

Article 6: Confidentiality

6.1. Guardhouse Financial Services B.V. will keep all confidential information of the client confidential.

6.2. Guardhouse Financial Services B.V. will process the obtained personal data in accordance with applicable Curacao privacy laws.

Article 7: Force Majeure

7.1. In the event of force majeure, Guardhouse Financial Services B.V. is not obliged to fulfill its obligations.

7.2. Force majeure is understood to mean any circumstance that temporarily or permanently prevents the performance of the agreement.

Article 8: Disputes

8.1. These general terms and conditions are governed by the laws of Curaçao.

8.2. Disputes will be submitted to the competent court in Willemstad, Curaçao.

By using the services of Guardhouse Financial Services B.V., the client declares agreement with these general terms and conditions.

Guardhouse Financial Services B.V.
Caracasbaaiweg 280 Unit 13
Willemstad, Curaçao
Chamber of Commerce number: 108111
Contact person: Joost Houtsma (joost@guardhouse-curacao.com)

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