

Regulations governing complaints and disputes

A. Definitions

In these regulations, the following terms are defined as follows:

Pension fund:

Stichting Pensioenfonds Staples (The Staples Pension Fund)

Board of trustees:

The Pension Fund Board of Trustees

Accountability body:

The Pension Fund's Accountability Body

Administrator:

B.S.G. Pension Management BV.

Stakeholder:

A person who under the articles of association and/or the pension regulations of the Pension Fund can derive rights or believes they can derive rights towards the Pension Fund.

Complaint:

A complaint from a stakeholder regarding the manner in which the articles of association and regulations of the Pension Fund are or are to be applied, where the stakeholder takes the view that they are or will be damaged with respect to their rights towards the Pension Fund, or that they consider that they have been incorrectly and unfairly treated by the Pension Fund. A complaint from a stakeholder relating to the exercise of their membership of the Board of Trustees or the Accountability Body shall not qualify as a complaint for the purpose of these regulations.

B. Regulations governing complaints and disputes

1. If a stakeholder has a complaint, they may submit their complaint to the Pension Fund in writing. At the stakeholder's request, the administrator is obliged to state its position with substantiation and in writing within four weeks of such request being received by the administrator.
2. If the stakeholder does not accept the response from the administrator, they are entitled to submit a substantiated notice of complaint to the Board of Trustees of the Pension Fund within four weeks of their taking note of the administrator's response (or they could reasonably have been expected to have done so if they did not take note).
3. The Board of Trustees is obliged to further investigate the complaint. The Board of Trustees must apply the principle of hearing both sides of the argument, either orally or in writing. On request, the Board of Trustees will, if possible, offer the stakeholder the opportunity to be heard at the next subsequent regular Board meeting

or, if the nature of the complaint is sufficiently urgent, at an additional Board meeting. The Board of Trustees will issue an opinion regarding the complaint submitted within four weeks of its receipt of the notice of complaint. If the stakeholder requests the opportunity of being heard, this term shall be three months.

4. The Board of Trustees will notify the stakeholder of its opinion in writing within two weeks after this has been formed, including a statement of whether measures are to be taken as a result of the complaint or not. If the complaint is not fully upheld, the response from the Board of Trustees will include details of the option to submit the dispute thus arisen to the Pensions Ombudsman or the civil courts.

C. The Pensions Ombudsman

1. If the stakeholder does not accept the outcome of the procedure under B, they may refer the matter to the Pensions Ombudsman.
2. The Pension Fund considers itself to be bound by the advice from the Pensions Ombudsman to the Pension Fund, unless the Board of Trustees takes the view that there are compelling arguments not to do so.