

COMPLAINTS PROCEDURE

YOU ARE NOT SATISFIED: WHAT CAN YOU DO?

We take the greatest care when administering your pension scheme, however it is possible that you may not be satisfied with, for example, the way in which you have been handled. Or with a decision taken in relation to your pension. If this is the case, please get in touch with us to notify us of your complaint. We will do our best to help you as much as possible. If you are unsure as to whether you have a complaint, please give us a call so we can discuss this with you.

CAN YOU NOTIFY US OF YOUR COMPLAINT IN DIFFERENT WAYS?

You can notify us of a complaint in different ways:

- > Call us on [+31 \(0\)20 426 63 20](tel:+31204266320).
We may be able to resolve your complaint simply by talking to you.
If that doesn't work, we will handle your complaint.
- > Use the online contact form or send an e-mail to pensioenservice@pensioenfondsstaples.nl.
- > Send a letter to [Pensioenfonds Staples, postbus 123, 1180 AC Amstelveen](#).

When notifying us of your complaint, we will ask you:

- > To describe your complaint as clearly as possible: what are you not satisfied with?
- > To provide your policy number.
- > To provide your telephone number, so we can call you to obtain a full understanding of your complaint.

WHAT DO WE DO THEN?

We will evaluate your complaint and:

- > Send you a confirmation of receipt [within five days](#).
- > Call you so we can obtain a full understanding of your complaint.
- > Give you a response to your complaint [within four weeks](#) of submitting it, clearly stating the decision made and why that decision has been made.
- > Let you know what to do if you are not satisfied with this decision.

WHAT CAN YOU DO IF YOU ARE NOT SATISFIED WITH THE DECISION?

If you are not satisfied with the decision, you must let the board of the pension fund know [within four weeks](#) of receipt of the decision to your complaint.

Please state in writing that you are not satisfied, either:

- > By sending an e-mail to BestuurPFStaples@blueskygroup or
- > A letter to [Pensioenfonds Staples, attn. the board, postbus 123, 1180 AC Amstelveen](#).
- > You will receive a confirmation of receipt [within five days](#).

You must clearly state why you are not satisfied with the previous decision. The board will then look into your complaint. The board may ask you further questions in writing. The board may also give you the opportunity to explain your complaint during an (extra) meeting of the board. The board will issue an opinion regarding the complaint [within four weeks](#) of its receipt.

If you ask to be allowed to explain your complaint to the board verbally, this deadline will be postponed to **10 weeks**.

WHAT CAN YOU DO IF YOU DON'T AGREE WITH THE BOARD'S OPINION?

If you don't agree with the full or partial rejection of your complaint about the implementation of the regulation, the complaint becomes a dispute. This dispute may be brought before:

- > The Pensions Ombudsman;
- > The civil court.

Please note: the Pensions Ombudsman will only handle your dispute once we have handled your complaint and you have gone through our complaints procedure. The contact details for the Pensions Ombudsman are as follows:

Pensions Ombudsman

Postbus 93560, 2509 AN THE HAGUE

info@ombudsmanpensioenen.nl

tel: +31 (0)70 349 96 20

www.ombudsmanpensioenen.nl

WILL THE FUND TAKE THE OMBUDSMAN'S ADVICE?

The board will evaluate the Ombudsman's advice. The board usually takes the Ombudsman's advice, but not always. The board must have good reasons for taking the advice. The board will notify you about its decision in writing. Should the board not take the Ombudsman's advice, the board will give you the reasons for this too.

If, after receiving the Ombudsman's advice, you don't agree with the board's decision, you may bring your dispute before the civil court. Incidentally, you may bring your complaint or dispute before the civil court at any time.

WHO PAYS THE COSTS?

The pension fund pays the costs of this internal or external complaints handling. Are you personally incurring costs, for example travel costs or because you need to take a day off to explain your complaint? And are you right about your complaint? Then the board may decide to reimburse (or partially reimburse) these costs to you.

➔ How does the complaint procedure work?

