



# Brochure

# Complaints and Disputes

# Complaints and Disputes

PensioenfondS SABIC (SPF) makes every effort to conduct affairs relating to your pension in accordance with the pension regulations.

If you have any questions, SPF aims to answer them promptly and correctly.

If we fall short of your expectations, please contact us. SPF wants to learn from all **customer signals** it receives, so that we can continue to improve our services. Please call one of our DPS Pension Desk Employees (+31 (0)88 3601555) or send an email to ([info.PensioenfondSABIC@dsm.com](mailto:info.PensioenfondSABIC@dsm.com))

## Customer signal

A customer signal is any contact from which it becomes clear that your expectations have not been met and/or from which we can learn.

You can send us a customer signal if, for example, you feel you have to wait too long for an answer, if we haven't called you back or if you have to wait too long before being called back.

## Internal complaint (phase 1) - handled by DPS

If you are in any way dissatisfied with our service, you can also submit a **complaint** to SPF yourself at any time. DPS will first try to resolve the complaint with you (phase 1).

## Complaint

Any expression of dissatisfaction is a complaint.

For example, you can file a complaint if you haven't received a reply after several reminders, if you disagree with the level of

your pension payment, are concerned that we are not honouring our agreements with you, or you disagree with the level of your pension after indexation.

SPF uses any complaints it receives to improve and further optimise its services. Resolving complaints well enables SPF to increase the satisfaction of its members as well as improve our processes and SPF's reputation.

There are several ways in which you can file a complaint.

For example, you can contact the DPS Pension Desk by phone or email.

Alternatively, you can send us a letter or fill out the [complaint form](#) on our website. The address is stated on the complaint form.

You can also submit a complaint via the '[Kudos?/Complaint?](#)' tile on our website. This tile can also be used to pay us a compliment.

Call one of the Pension Desk employees if you're not sure how best to file your complaint. They'll be delighted to help you.

If you've been in touch with one of the Pension Desk employees about the same issue several times, they can tell you how to file any complaint you may have.

Depending on the nature of your complaint, one of our Pension Desk employees may be able to handle the complaint directly with you. For example, we may be able to resolve your complaint immediately during the telephone call.

If your complaint is more substantial, you may also receive a written response from DPS. In any case, we will always discuss with you

how we will resolve your complaint. You may receive a confirmation of receipt within two weeks if it takes longer to resolve your complaint. DPS will resolve your complaint within four weeks at the latest.

If you are satisfied with how your complaint has been resolved, no further action is necessary.

### **Internal complaint (phase 2) - handled by the Complaints & Disputes Committee**

You may also not be satisfied with how DPS handled your complaint. You can then take your complaint to the SPF Complaints and Disputes Committee (phase 2). This committee comprises two members of the SPF Board.

In such cases, you can send a letter to the Complaints and Disputes Committee (hereafter referred to as the 'committee') or fill out the [complaint form](#). The address is stated on the complaint form.

In that letter or on the [complaint form](#), you should explain clearly and provide arguments for your phase 2 complaint and tell us why you disagree with the response you received earlier.

The committee will then investigate your complaint, during which time it may seek information or additional details and hear your opinions or others' opinions. You can explain your complaint in writing or orally to the committee, whichever you prefer.

The committee will reach a verdict on your complaint within eight weeks, and you will receive written notification of this.

If the committee needs additional information from you, it will contact you in writing and ask you to provide that information within a certain timeframe. Once the committee has received this

information, it will let you know when you can expect a reply. This extended process takes longer than the eight-week timeframe mentioned earlier.

If you are satisfied with the committee's verdict, your complaint is regarded as resolved.

### **External complaint**

If the committee rejects your complaint entirely or partially and you disagree with the committee's verdict, you can present your complaint and the committee's verdict to an external party. You can do this in the civil court or at the Geschillen Instantie Pensioenfondsen (GIP). If you take your complaint to an external body, this is called a dispute: a dispute always relates to the implementation of the pension regulations.

#### **Dispute**

A dispute is a complaint that relates to the administration of the pension regulations and you present this to an external body.

### **External complaint – Geschillen Instantie Pensioenfondsen**

You can only contact GIP about your complaint once you have gone through the entire internal complaints procedure. No costs are associated with this.

If you do not receive a response about your complaint from SPF and your complaint concerns the implementation of the pension regulations, you can also contact GIP directly. However, you can only do so after a period of ten weeks has passed since the confirmation of receipt of your complaint, or twelve weeks after submitting your complaint.

GIP is committed to mediation and you can only opt for resolution if mediation fails, or if you are not open to mediation.

## **Pensions Ombudsman**

During mediation, a solution is always sought to which both parties agree. This mediation is carried out by the Pensions Ombudsman. Please also note that the Pensions Ombudsman is independent and impartial.

The Pensions Ombudsman will consider your dispute and the verdict of the Complaints and Disputes Committee. The Ombudsman will then produce a proposal and will discuss this with you, before trying to find a solution together with you and the fund.

As a rule, SPF respects the Ombudsman's verdict. SPF will deviate from that verdict only if the SPF Board finds that there are compelling arguments to do so. In that case, SPF will notify you and the Pensions Ombudsman in writing.

## **Disputes Committee**

If mediation does not lead to the result you wanted, or if you're not open for mediation, you can opt for resolution. The Disputes Committee is responsible for this. The committee does not seek a joint solution but makes a ruling based on the available information. The Disputes Committee is also independent and impartial.

The Disputes Committee will ask whether you are seeking a binding or non-binding ruling.

### *Non-binding ruling*

If you opt for a non-binding ruling, neither you nor SPF has to follow that ruling. You cannot appeal against the ruling but you can resort to the civil court.

### *Binding ruling*

If you opt for a binding ruling, the pension fund must follow the ruling up to a certain amount of damages.

If you agree with the ruling, the dispute is considered resolved. If you do not agree with

the ruling, you can appeal to the Appeals Committee.

For more information about GIP, visit the [GIP website](#).

If your complaint is already being considered by the court or if the court has already made a ruling, GIP cannot help you.

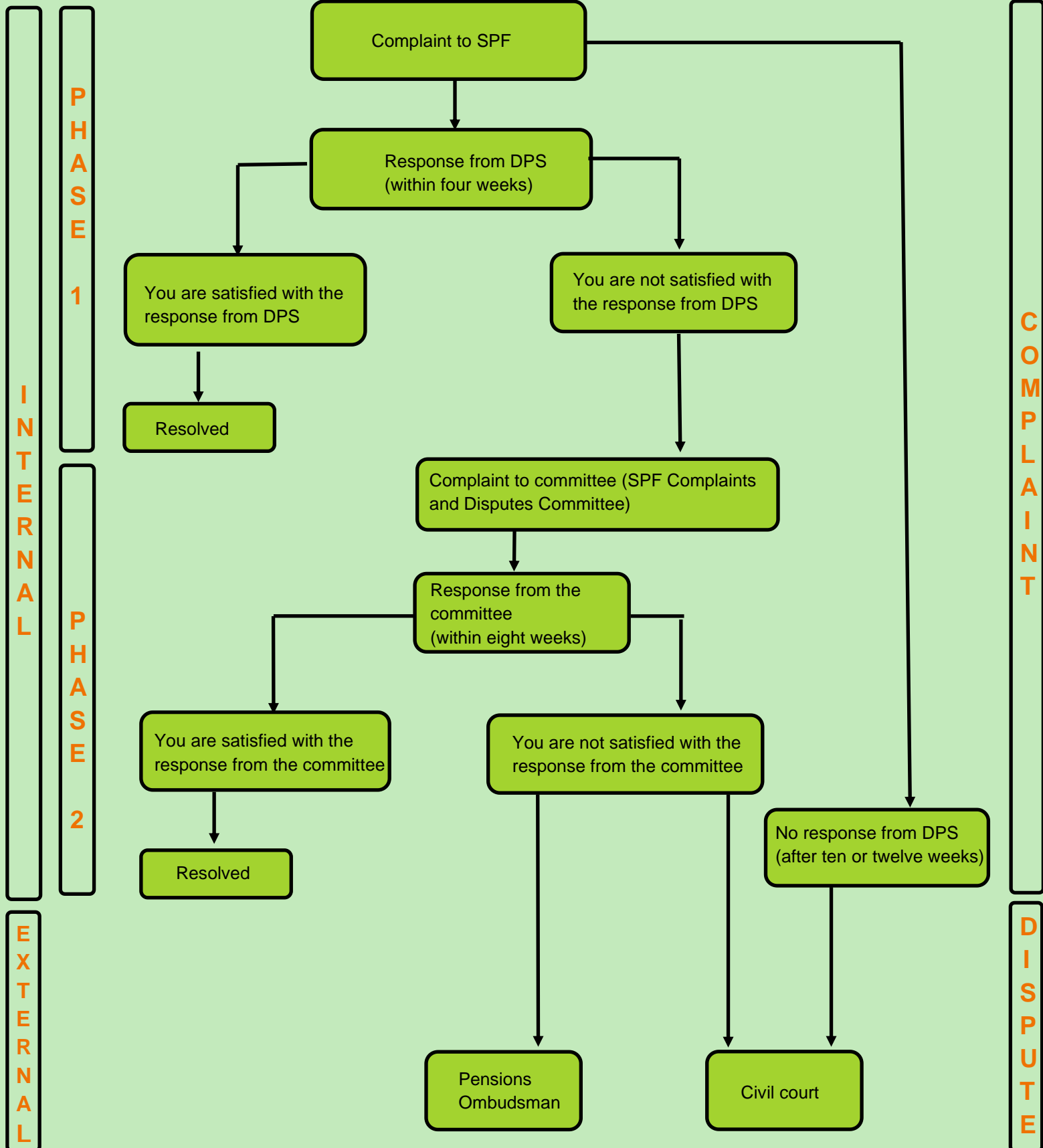
## **External complaint: civil court**

You can also always take your complaint to the civil court. If you do so, you usually need legal support from a lawyer, legal expenses insurer, legal expert or similar. However, costs are associated with this.

All steps and follow-up steps are shown clearly on the diagram on the next page.

The [Complaints and Disputes](#) regulations are available on our website under 'Downloads'.

# Summary



## Contact



If you have any questions about your pension visit the website: [spf-pensioenen.nl](https://spf-pensioenen.nl)

## Pension Regulations



Read more about regulations for 'Complaints and Disputes' by clicking on the icon.

## Disclaimer

The information provided in this brochure by Stichting PensioenfondS SABIC, based in Sittard (the pension fund) is general, purely indicative and subject to change. It is intended only to provide members with a general view. The information provided is assumed to be reliable, but is used entirely at the user's risk. Neither the administrator (DPS B.V.), nor the pension fund accepts any liability for damage arising from errors or omissions in the information, or for damage arising in connection with the use of, reliance on, or distribution of the information. Rights can be derived only from the pension regulations applying to the member.