



Complaints Regulations

Effective date: 1 January 2025

Classification: Public



Complaints Regulations of Stichting PME pensioenfond

Stichting PME pensioenfond (“PME”) believes in adopting a correct approach to its stakeholders. Any stakeholder who feels that PME is not doing this properly can bring this to PME’s attention. This may be the case, for example, if PME is not implementing the pension scheme correctly, but there may also be concerns about PME’s investment policy. PME has an easy-access and simple complaints procedure in place for this.

The complaints procedure is also used for requests to deviate from the pension scheme rules in special cases to the benefit of the stakeholder (request based on hardship). This may be the case if application of the rules leads to an unreasonable outcome.

The complaints procedure has been set up to ensure that complaints are handled as quickly as possible, but preferably within 12 weeks of a complaint being lodged.

This is an internal complaints procedure as referred to in the Pensions Act.

Notice: even though we took great care in translating this document, no rights can be derived from this translation. Only the original Dutch version is binding.



Contents

Article 1	Who can lodge a complaint or hardship appeal?	4 >
Article 2	Definitions	4 >
Article 3	How can a complaint, objection or hardship appeal be lodged?	5 >
Article 4	Complaints procedure	5 >
Article 5	Hardship appeal	6 >
Article 6	Costs	6 >
Article 7	Entry into force	7 >

Article 1 Who can lodge a complaint or hardship appeal?

1. Any stakeholder may lodge a complaint with PME. Any expression of dissatisfaction addressed to PME by a stakeholder is regarded by PME as a complaint.
2. Any stakeholder may submit a hardship appeal. Any expression that can reasonably be interpreted as a request for application of the regulatory hardship clause is regarded by PME as a hardship appeal.

Article 2 Definitions

The definitions used in PME's articles of association and regulations are deemed to form part of these Complaints Regulations. The following definitions also apply:

1. **Complaint is understood to mean:**
any expression of dissatisfaction addressed to PME. Dissatisfaction may concern:
 - the implementation of pension scheme rules by PME; or
 - treatment by PME.
2. **Objection is understood to mean:**
a substantiated expression of displeasure with regard to a decision by the administrative organisation concerning a complaint lodged.
3. **Stakeholder is understood to mean:**
a person who has the right or believes that they have the right to a pension benefit from PME that has commenced or to an entitlement to a pension benefit from PME that has not yet commenced.
4. **GIP is understood to mean:**
the Pension Fund Dispute Resolution Authority, having its registered office in Utrecht, the Netherlands. The GIP is the dispute settlement body designated in Article 48c of the Pensions Act. The Pensions Ombudsman is part of the GIP.
5. **Dispute is understood to mean:**
a dispute arising after the PME Board has rejected all or part of a complaint about the implementation of the pension scheme rules.

Article 3 How can a complaint, objection or hardship appeal be submitted?

1. A complaint, objection or hardship appeal can be lodged:
 - In writing:
PME Pensioenfond, attn the Complaints Coordinator, PO Box 5010, 9700 GA Groningen
 - By email: deelnemer@pmepensioen.nl
 - By phone: 088 1947 001

Article 4 Complaints procedure

1. PME's complaints procedure is intended for complaints. Article 5 describes the procedure for a hardship appeal. The complaints procedure has two stages:

Stage 1

- a. During the first stage, a complaint is handled by the administrative organisation;
- b. The administrative organisation confirms receipt of the complaint to the stakeholder within five working days, stating the period within which the complaint will be handled. This is done by telephone or in writing;
- c. The administrative organisation investigates the complaint and sends a written and substantiated decision to the stakeholder within 15 working days. With the decision on the complaint, the administrative organisation informs the stakeholder of the possibility of filing an objection against this decision with the PME Board. In individual cases, the administrative organisation may also decide not to make a decision itself, but to submit the complaint directly to the PME Board for a decision. The administrative organisation then submits the complaint, with reasons and an explanation, to the PME Board for a decision.

If the stakeholder does not agree with the decision by the administrative organisation, the stakeholder can lodge a corresponding objection with the PME Board. This marks the start of stage 2 of the complaints procedure.

Stage 2

- a. PME confirms to the stakeholder that it has received the objection or that it has been forwarded within five working days, stating the period within which the objection will be handled. This is done by telephone or in writing;
- b. The Board may decide to hear the stakeholder before a decision is taken. A report is drawn up of this hearing. This report is also provided to the stakeholder;
- c. The Board investigates the complaint and sends a written and substantiated decision to the stakeholder within 6 weeks;
- d. In the event of a complete or partial rejection of the complaint about the implementation of the pension scheme rules, the PME Board will inform the stakeholder of:
 - a. the option to submit the dispute to the Pension Fund Dispute Resolution Authority (GIP);
 - b. the GIP's address details (website, postal address and telephone number);
 - c. the time periods applied by the GIP;
 - d. the option to bring the dispute before the civil court.



2. If the administrative organisation or the PME Board needs further information from the stakeholder to handle the complaint, the stakeholder will be asked to provide such further information. The decision periods of the administrative organisation and of the PME Board will be extended by the length of time it takes to receive the requested information.
3. If the PME Board rejects all or part of a complaint about the implementation of the pension scheme rules, the stakeholder can submit the dispute to the GIP or the civil court.
4. The stakeholder may also submit a complaint relating to the implementation of the pension scheme rules directly to the GIP if the PME Board has not made a decision on the complaint within 12 weeks of the submission. In that case, PME's complaints procedure will be halted.
5. The handling of a dispute by the GIP will be governed by the GIP's articles of association and regulations.

Article 5 Hardship appeal

1. A hardship appeal can be submitted in the manner described in Article 3.
2. PME confirms receipt of the hardship appeal within five working days, stating the period within which the request will be handled. This is done by telephone or in writing.
3. The hardship appeal is handled by the PME Board.
4. The Board may decide to hear the stakeholder before a decision is taken. A report is drawn up of this hearing. This report is also provided to the stakeholder.
5. The Board sends a written and substantiated decision to the stakeholder within 12 weeks of receipt of the hardship appeal.
6. If the PME Board needs further information from the stakeholder to handle the hardship appeal, the stakeholder will be asked to provide such further information. The PME Board's decision periods will be extended by the length of time it takes to receive the requested information.
7. In the event of a complete or partial rejection of the hardship appeal, the PME Board will inform the stakeholder of:
 - a. the option to submit the dispute to the Pension Fund Dispute Resolution Authority (GIP);
 - b. the GIP's address details (website, postal address, email address and telephone number);
 - c. the time periods applied by the GIP;
 - d. the option to bring the dispute before the civil court.



Article 6 Costs

1. The stakeholder is not liable for any costs associated with the handling of a complaint, objection or hardship appeal.
2. If a hearing takes place, travel expenses may be reimbursed to the stakeholder within reasonable limits.

Article 7 Entry into force

These Complaints Regulations replace the Complaints Regulations applicable until 1 January 2025. Thus adopted at the meeting of the Executive Board on 10 December 2024,

E.A.W.M. Uijen
Voorzitter uitvoerend bestuur


N. Beuken
Onafhankelijk voorzitter

Do you have any questions?

Please email or call us. We will be happy to help you:

PME pensioenfond

 via the contact form at www.pmepensioen.nl/contact

 088 - 1947 001

 www.pmepensioen.nl

