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Complaints Regulations

Valid as of 1 January 2024



Stichting PME pension fund Complaints Regulations

Stichting PME pensioenfondsen ("PME") considers proper implementation of the pension regulations and a correct approach to its participants and other interested parties of paramount importance. If an interested party believes that PME is not doing this properly, they can bring this to PME's attention. PME has an easy-access, simple complaints procedure in place for this.

The complaints procedure is also used for requests to deviate from the pension regulations in special cases (request based on hardship).

The complaints procedure is aimed at handling the complaint as quickly as possible, but preferably within 12 weeks after the complaint is submitted.

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



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Article 1 Who can file a complaint or hardship appeal?

1. Every interested party can submit a complaint to PME. PME considers every expression of dissatisfaction addressed to PME by an interested party as a complaint.
2. Every interested party can submit a hardship appeal. PME considers every expression that can reasonably be interpreted as a request for application of the regulatory hardship clause as a hardship appeal.

Article 2 Definitions

The definitions used in the articles of association and regulations of PME are deemed to form part of these complaints regulations. Furthermore, the following definitions apply:

1. A complaint means:

every expression of dissatisfaction addressed to PME. This dissatisfaction may concern:

- the implementation of a PME pension scheme, or
- the treatment by PME.

2. An objection means:

a substantiated expression of dissatisfaction with regard to a decision by the implementing organisation on a submitted complaint.

3. A hardship appeal means:

a request to the pension board to deviate from the application of the regulations in special cases for the benefit of the interested party, when application of the regulations leads to an unreasonable outcome.

4. An interested party means:

a person who is or believes they are entitled to a pension payment that has commenced or a claim to a pension payment that has not yet commenced from PME.

5. The GIP means:

The Pension Fund Disputes Authority, having its registered office in Utrecht, the Netherlands. The GIP is the body designated in Section 48c of the Pensions Act to settle disputes. The Pensions Ombudsman is part of the GIP.

6. A dispute means:

A dispute arising after the complete or partial rejection of a complaint about the implementation of the pension regulations by the PME pension board, which is settled by the GIP.

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

1. A complaint, objection or hardship appeal can be submitted:

- In writing:
PME Pensioenfond, FAO Complaints Coordinator,
PO Box 5010
9700 GA Groningen
- By email: deelnemer@pmepensioen.nl
- By telephone: 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 comprises two phases:

Phase 1

- a. In Phase 1, the complaint is handled by the implementing organisation.
- b. The implementing organisation confirms receipt of the complaint to the interested party within five working days, stating the period within which the complaint will be handled. This is done by telephone or in writing.
- c. The implementing organisation investigates the complaint and sends a written and substantiated decision to the interested party within 15 working days. When the decision on the complaint is made, the implementing organisation informs the interested party about the possibility of filing an objection against that decision with the PME pension board. The implementing organisation can also decide not to make a decision itself, but to immediately forward the complaint to the PME pension board for handling.

If the interested party does not agree with the decision of the implementing organisation, the interested party can submit an objection to the PME pension board. This marks the start of Phase 2 of the complaints procedure.

Phase 2

- a. PME confirms receipt of the objection or its forwarding to the interested party within five working days, stating the period within which the objection will be handled. This is done by telephone or in writing.
- b. The pension board may decide to hear the interested party before making a decision. A report will be drawn up of this hearing. This report is also provided to the interested party.
- c. The pension board investigates the complaint and sends a written and substantiated decision to the interested party within 6 weeks.
- d. In the event of a complete or partial rejection of the complaint about the implementation of the pension regulations, the PME pension board informs the interested party about:
 - a. The option to submit the dispute to the Pension Fund Disputes Authority (GIP).
 - b. The GIP's address details (website, postal address, email address and telephone number).
 - c. The time periods GIP applies.
 - d. The option to submit the dispute to the civil court.



2. If the implementing organisation or the PME pension board requires further information from the interested party to handle the complaint, the interested party is requested to provide that further information. The decision periods of the implementing organisation and the PME pension board will be extended by the period needed to receive the requested information.
3. If the PME pension board rejects a complaint about the implementation of the pension regulations in whole or in part, the interested party can submit the dispute to the GIP or to the civil court.
4. The interested party can also submit a complaint relating to the implementation of the pension regulations directly to the GIP if the PME pension board has not made a decision on the complaint within 12 weeks after it was submitted. In that case, PME's complaints procedure is halted.
5. The handling of a dispute by the GIP is governed by the GIP's articles of association and regulations.

Article 5 Hardship appeal

1. A hardship appeal can be submitted in the manner set out in Article 3.
2. PME confirms receipt of the hardship appeal within five working days, stating the period within which the appeal will be handled. This is done by telephone or in writing.
3. The hardship appeal is handled by the PME pension board.
4. The pension board may decide to hear the interested party before making a decision. A report will be drawn up of this hearing. This report is also provided to the interested party.
5. Within 12 weeks after receipt of the hardship appeal, the pension board sends a written and substantiated decision to the interested party.
6. If the PME pension board requires further information from the interested party to handle the hardship appeal, the interested party is requested to provide that further information. The decision periods of the PME pension board will be extended by the period needed to receive the requested information.
7. In the event of a complete or partial rejection of the hardship appeal, the PME pension board informs the interested party about:
 - a. The option to submit the dispute to the Pension Fund Disputes Authority (GIP).
 - b. The GIP's address details (website, postal address, email address and telephone number).
 - c. The time periods GIP applies.
 - d. The option to submit the dispute to the civil court.



Article 6 Costs

1. There are no costs associated with the handling of a complaint, objection or hardship appeal.
2. If a hearing takes place, travel expenses can be reimbursed to the interested party within reasonable limits.

Article 7 Entry into force

These Complaints Regulations have been adopted by the general board on 4 December 2023 and took effect on 1 January 2024.

These Complaints Regulations replace the complaints and disputes regulations applicable until 1 January 2024.

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

N. Beuken
Onafhankelijk voorzitter

Heeft u nog vragen?

Mail of bel gerust. Wij helpen u graag:

PME pensioenfonds

 via het contactformulier op www.pmepensioen.nl/contact

 088 - 1947 001

 www.pmepensioen.nl

