



Brochure

Complaints and Disputes

Complaints and Disputes

Pensioenfonds DSM Nederland (PDN) does everything they can to ensure that your pension affairs are managed as well as possible. The fund believes that questions should be dealt with quickly, seriously and properly.

If, however, you are not completely satisfied with services rendered, please call our Pension Desk (+31 (0)45-5788100), send us an email (info.PDN@dsm.com) or a letter (PDN, Postbus 6500, 6401 JH Heerlen).

You will always receive a response (telephone, email, or letter) if you are dissatisfied with our service or have submitted a complaint.

If you are still dissatisfied after being contacted, a complaints procedure is available. This brochure describes how and to whom you can submit your complaint or dispute.

The helpdesk is the first organization to address. The procedure is quite simple. Click [here](#) for a [complaint form](#) that can be used for this purpose. After receipt of your complaint form, the fund will send you a report with a registration number. The report also states when to expect a response regarding the complaint or dispute. A written response to your complaint or dispute will always be sent within four weeks.

Complaint: expression of displeasure about the process or treatment.

Dispute: difference of opinion about the application of the regulations.

If the response is satisfactory no further action has to be taken. If one is not satisfied, a written complaint can be sent to the Complaints and Disputes Committee (*Commissie Klachten en Geschillen*).

Please send your letter to: Commissie Klachten en geschillen PDN, Postbus 6500, 6401 JH Heerlen within four weeks after receiving the response. In the letter (notice of complaint) please explain, clearly and with arguments, what the complaint is about and why it is not agreed with the response.

The committee will examine the complaint and may possibly obtain (additional) information and opinions. This may be done in writing, but it can also be explained to the committee verbally. The committee will decide on your complaint within three months. The complainant will be informed in writing.



If he is satisfied with the committee's decision, the problem is solved.

If the complainant does not agree with the decision, a complaint can be addressed to the Pensions Ombudsman (Dutch *Ombudsman Pensioenen*). More information on the Pensions Ombudsman is available on ombudsmanpensioenen.nl.

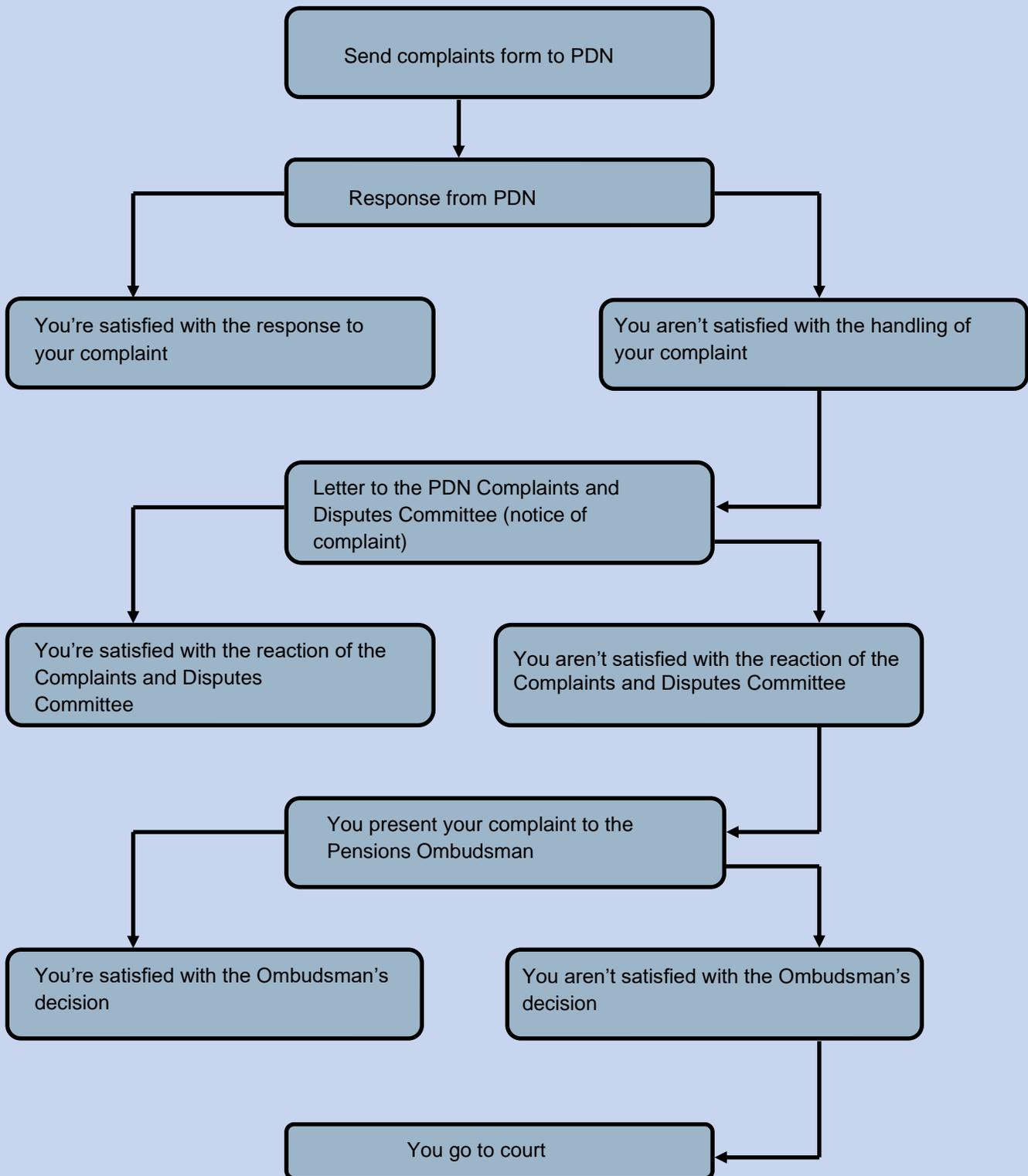
The Ombudsman weighs the specific situation independently and assesses the legal basis of the complaint.

If you take your complaint to the Pensions Ombudsman, you won't incur any costs. The Ombudsman will then assess your complaint and the decision of the PDN Complaints and Disputes Committee. In general PDN will abide by the Ombudsman's decision and will only deviate from it if the Board believes that there are compelling arguments for not implementing it. In that case, PDN will inform the complainant and the Pensions Ombudsman in writing. Should this process not result in a satisfactory solution, you can go to court. In most court procedures legal representation by a lawyer, a legal assistance insurer or counselor is required.

You can find the [Rules for Complaints and Disputes](#) on our website in the section 'Downloads'.



Overview



Contact



If you have any questions about your pension visit the website: pdnpensioen.nl
or contact our Pension Desk:
Phone: +31 (0)45 - 5788100
or email: info.PDN@dsm.com

Pension Regulations



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

Disclaimer

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