

# Philips Pensioenfond



Complaints procedure pensions

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# 1 Terms and definitions

## Article 1

The following terms and definitions apply to these pension rules:

- 1.1 Complaint: each objection in writing sent by a stakeholder against a decision of Philips Pensioenfond's or its pension administrator in the context of execution of the Pension Plan Rules.
- 1.2 Complaints Committee: the Executive Board, assisted by Philips Pensioenfond's legal counsel.
- 1.3 Complainer: the stakeholder submitting a complaint.
- 1.4 Pension administrator of Philips Pensioenfond's: BSG Pensioen Management B.V.
- 1.5 Philips Pensioenfond's: Stichting Philips Pensioenfond's.

# 2 Submitting a complaints

## Article 2

- 2.1 A complaint in writing at least contains:
  - a. The name and address of the complainer;
  - b. A date (of the letter);
  - c. A description to make the complaint as clear as possible;
  - d. The signature of the complainer and/or his/her proxy.
- 2.2 A complaint in writing may be sent to:
 

Mr. J. Kemme,  
 Managing Director  
 C/o Philips Pensioenfond's  
 P.O. Box 80031  
 5600 JZ EINDHOVEN, NETHERLANDS

## 3 Processing of a complaint

### Article 3

- 3.1 The Complaints Committee registers the complaint, and sends a letter of confirmation to the complainer within 10 working days of receiving the complaint. The confirmation letter states the date on which the complaint will be discussed by the Complaints Committee.
- 3.2 The discussion of the complaint by the Complaints Committee may be postponed for urgent reasons. The complainer will be informed in writing of any such postponements by the Complaints Committee or the pension administrator of Philips Pensioenfond. s.
- 3.3 The Complaints Committee must notify the complainer of the reasoned decision within 6 weeks after receipt of the complaint. If necessary, the Complaints Committee's decision is processed by the pension administrator.
- 3.4 The complainer may be represented by a proxy to represent his/her interests. Any relevant representation costs will be borne by the complainer. Representatives with a proxy that are not a solicitor must submit their proxy document at request.
- 3.5 If the complaint relates to decisions or actions of (some members of) the Complaints Committee and/or employees of the Fund, or if the complaint has been submitted by a (former) employee of the Fund, one or more members of the Complaints Committee must be replaced by one or more members of the Board of Trustees if in the opinion of the Legal Advisor of Philips Pensioenfond. s this is desirable in order to avoid (the appearance of) a conflict of interests.

## 4 Appeal

### Article 4

- 4.1 If the complainer does not agree with a decision of the Complaints Committee, the complainer has the option of reverting to the Ombudsman Pensioenen (P.O. Box 93560, 2509 AN Den Haag, Netherlands). The complainer will be informed accordingly upon the decision of the Complaints Committee.
- 4.2 If the complainer does not agree with a negative decision of the Ombudsman Pensioenen, the complainer may apply to the competent court.

## 5 Final article

### Article 5

- 5.1 In all cases not covered by the provisions of these pension rules, Philips Pensioenfonds' Board of Trustees shall decide.
- 5.2. Philips Pensioenfonds' Board of Trustees reserves the right to implement changes to the Complaints procedure.