

Philips Pensioenfonds



What to do if you have a complaint?

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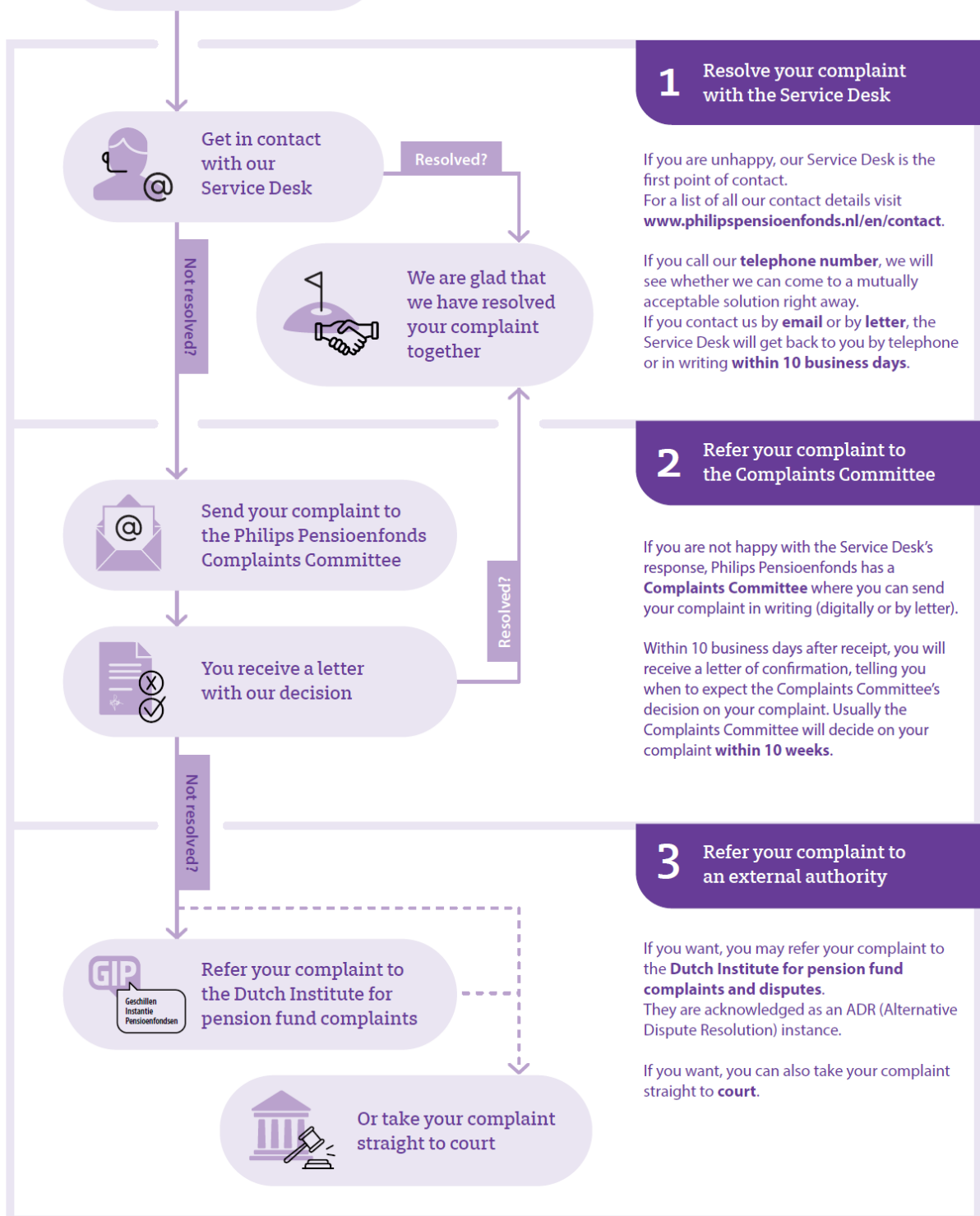
You should be able to rely on us to keep your pension safe. That is why we exercise great care in how we administer your pension, and why we do our best to keep you properly informed about any developments. Nevertheless, you might be unhappy with how we administer the pension plan, or with your dealings with us. If you have a complaint about our services or about the way you have been treated, we urge you to share it with us. That way, we can work together to find a solution. The information on this page explains who to contact if you have a complaint, how we will handle your complaint, and what to do if you are unhappy with the handling of your complaint.

Flow chart 'What to do if you have a complaint?'	3
1 Resolve your complaint with the Service Desk	4
1.1 Service Desk	5
2 Refer your complaint to the Complaints Committee	6
2.1 Complaints Committee	7
3 Refer your complaint to an external authority	9
3.1 Pensions Ombudsman	10
3.2 Court	10
3.3 Dutch Institute for pension fund complaints and disputes	11

What to do if you have a complaint?



I have a complaint



The background features a large, faint, light purple graphic. It consists of several concentric circles of varying radii, with a spiral line starting from the center and winding outwards, creating a ripple or wave-like effect.

1 Resolve your complaint with the Service Desk

1.1 Service Desk

Your first point of contact: our Service Desk

If you are unhappy, our Service Desk is the first point of contact, by telephone, digitally (email or MijnPPF) or by letter. If you prefer, you can also schedule a personal meeting or a video call.

Important: do not share sensitive, personal information with us by email. You can do this safely in MijnPPF via 'Send a document'. Together we ensure that your personal data remains safe.

How to contact the Service Desk

Email: info@philipspensioenfondsnl

Telephone: 088 – 015 79 00

On www.philipspensioenfondsnl/en/contact you will find all contact details of our Service Desk

What should you expect if you bring a complaint to us?

- If you call our telephone number, we will see whether we can come to a mutually acceptable solution right away. If we are unable to resolve the issue immediately, a member of our team will make arrangements with you about when to expect our response.
- If you contact us digitally (email or MijnPPF) or by letter, the Service Desk will respond within ten working days, either by phone or in writing. It may happen that we need more time. In that case, we will keep you informed so that you know when to expect a response.



2 Refer your complaint to the Complaints Committee

2.1 Complaints Committee

Have you received a response from our Service Desk and are you unhappy with it? Then you can submit your complaint to the Complaints Committee of Philips Pensioenfonds. The Complaints Committee consists of the Managing Director, the Investments Director and the Legal Advisor of the Board of Trustees of Philips Pensioenfonds. If you would like assistance presenting your complaint, or if you have any questions, you can always ask the Service Desk for help.

To send your complaint:

By post:

Philips Pensioenfonds
Att. The Complaints Committee (Klachtencommissie)
P.O. Box 80031
5600 JZ Eindhoven
The Netherlands

By email:

klachtencommissie.ppf@philips.com

The subject line should state: 'Attn. the Complaints Committee (Klachtencommissie)'

By MijnPPF:

Do you want to share sensitive, personal information with us? Please use MijnPPF via 'Send a document' to safely share your information. You can login to MijnPPF via **www.philipspensioenfonds.nl/en/mijnppf**.

What to include in your complaint

First of all, please include a clear description of your complaint. In addition, make sure you also include the date, your name, your customer number and your address.

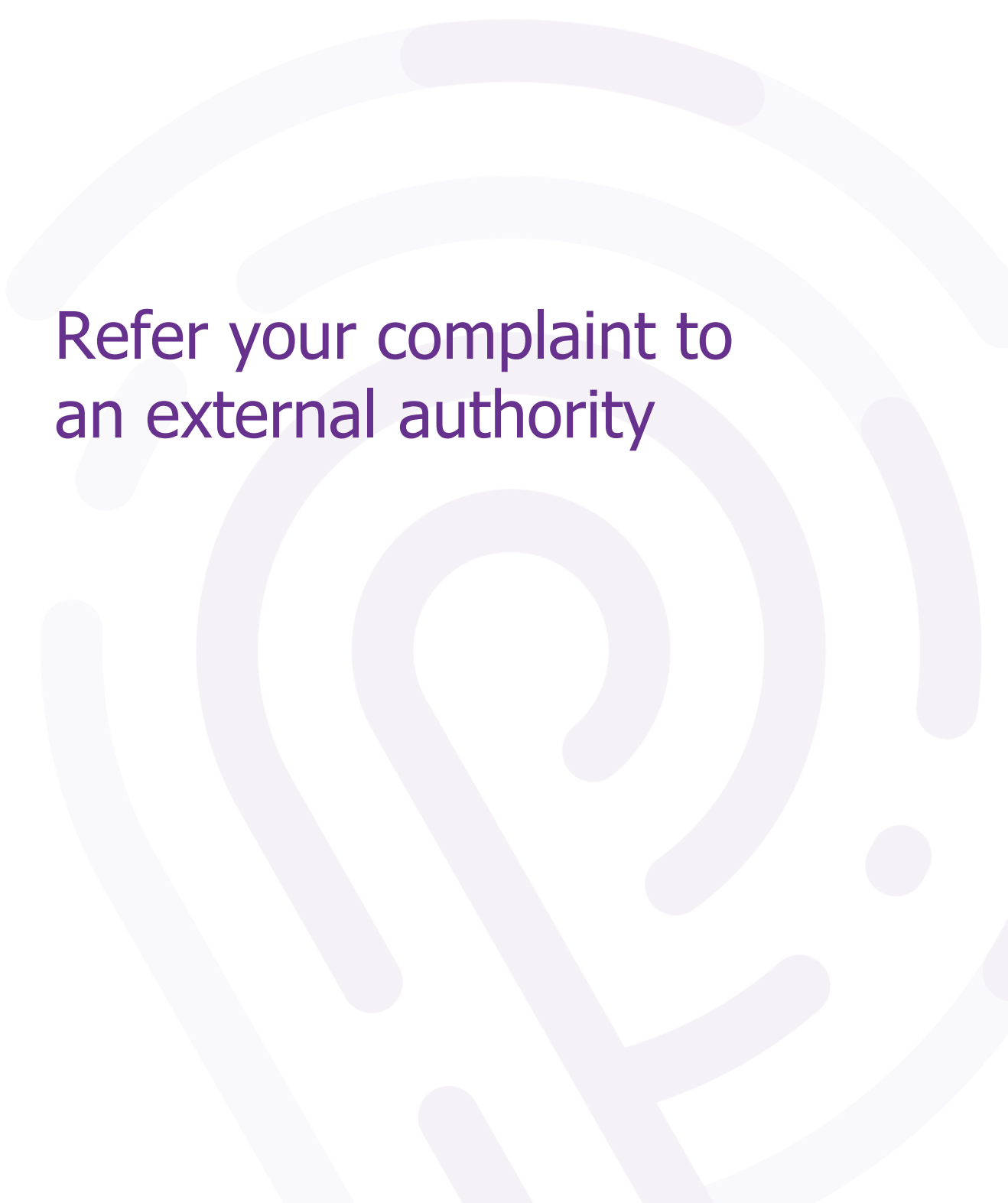
Complaints Committee regulations

The Complaints Committee regulations contains an explanation of how to present your complaint to the Complaints Committee. The procedure also describes what happens once you have made your complaint.

You can download the Complaints Committee regulations at www.philipspensioenfonds.nl/en/complaints

What information the Complaints Committee will send you

You will receive a letter of confirmation within 10 working days after receipt of your complaint. In this letter you can read when you can expect the Complaints Committee's decision on your complaint. The Complaints Committee normally decides on your complaint within 10 weeks. This period can be extended if the Complaints Committee needs additional information from you to handle your complaint. In that case, we will contact you to determine what information the Complaints Committee additionally needs from you. At that moment, the Complaints Committee will also give a new date on which you can expect the Complaints Committee's decision on your complaint.



3 Refer your complaint to an external authority

3.1 Pensions Ombudsman

If you disagree with the Complaints Committee's decision, you may refer your complaint to the Pensions Ombudsman, the national authority for dealing with complaints about how pension plans are administered. As a rule, the Pensions Ombudsman will only handle your complaint if it has first been reviewed by Philips Pensioenfonds's Complaints Committee. However, the Pensions Ombudsman might also decide to look at your complaint if the handling by the Complaints Committee of Philips Pensioenfonds is taking unreasonably long. The Pensions Ombudsman will consider your complaint in detail, and based on its findings it will give an opinion on whether your complaint is valid. Although the Pensions Ombudsman's opinion is not binding, in practice Philips Pensioenfonds will generally follow that opinion.

The address for the Pensions Ombudsman is:

Pensions Ombudsman
P.O. Box 93560
2509 AN Den Haag
Telephone: 070 – 349 96 20

3.2 Court

Taking your complaint to the Pensions Ombudsman is not a mandatory step. If you want, you may refer a complaint directly to the court. That possibility is also open to you:

- if you presented your complaint to the Ombudsman but were not satisfied with the opinion given;
- if the Ombudsman expressed an opinion in your favour, but we decide not to follow that opinion.

3.3 Dutch Institute for pension fund complaints and disputes

There will be a new Dispute Resolution instance, especially for disputes between participants and pension funds. The target date for the start of this external instance is January 1, 2024.

At this moment, work is done to set up this body. The new Dispute Resolution instance must be independent, impartial, expert and easily accessible. The (outgoing) Minister for Poverty Policy, Participation and Pensions will assess whether the Dispute Resolution instance that is being set up meets these conditions. We will keep you informed of developments surrounding this Dispute Resolution instance. Until then, if we cannot reach an agreement together, you can submit your dispute to the Pensions Ombudsman or the court.