

Our Complaints Procedure

We do our best to assist you with advice on pensions, income security, wealth, and financial planning. Still, it may happen that you are not satisfied about something. We regret that, but above all, we find it important to hear about it. Your complaint helps us improve.

What is a complaint?

A complaint is anything that makes you feel uncomfortable in our cooperation. This can relate to our advice, our communication, or how we treat you. Please feel free to let us know.

How can you file a complaint?

You can submit your complaint in whichever way suits you best:

- **Email:** send an email to info@pensioentijd.nu
- **Phone:** call us at +31 (0)85 760 21 65
- **Post:** send a letter to Businesspoint Schippersstop, Habraken 2601-2605, 5507 TR Veldhoven, The Netherlands
- **Online:** via the contact form on www.pensioentijd.nu

Please include:

- Who you are (name, contact details)
- What you are dissatisfied about
- If applicable: file number or the name of the person you dealt with
- Any documents or evidence

What do we do with your complaint?

- Within 5 working days you will receive confirmation of receipt.
- We will handle your complaint carefully and fairly.
- In most cases, you will hear from us within 15 working days about the outcome. If it takes longer, we will keep you informed.

Still not satisfied?

If we cannot resolve the matter together, you can submit your complaint to an independent body:

Kifid – Financial Services Complaints Institute

Website: www.kifid.nl

Phone: +31 (0)70 333 89 99

Membership number: 300.018335

Note: You have a maximum of 1 year after our response to submit your complaint to Kifid.

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