



Stichting Mars Pensioenfonds (Mars Pension Fund)

COMPLAINTS REGULATIONS

Date: 21 March 2025

Note: please be aware that this document is an English translation of the Stichting Mars Pensioenfonds Complaints Procedure. The Dutch version of the Stichting Mars Pensioenfonds Complaints Procedure (in Dutch: *Stichting Mars Pensioenfonds Reglement Klachtenregeling*) is the original version. If there would be any inconsistency or discrepancy between the Dutch version and the English translation, the Dutch version prevails in all circumstances.

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SECTION I INTRODUCTORY PROVISIONS

Article 1 Definitions

The term definitions as stated in the articles of association and the pension regulations also apply to these complaints regulations and disputes procedure. In these regulations, the following is defined as follows:

Pension Administration:

Blue Sky Group B.V., the administrative organisation charged with the actual daily administration of the pension plans of MPF and is handling the complaints in first instance;

Interested party:

the person who, under the articles of association of the fund and/or provisions of the regulations of MPF has or believes to have an entitlement to pension and/or other benefits ((former) members or beneficiaries);

Board:

Pension Board of MPF;

Proxy:

the person designated in writing by the complainant;

Dispute:

there is a dispute after (partly) rejection of a complaint on the execution of the pension plan or if a complaint has not been handled within 12 weeks;

Complaint:

any form of dissatisfaction addressed from an interested party to MPF;

Complainant:

the filer of the complaint;

MPF:

Mars Pension Fund (Stichting Mars Pensioenfond);

Pension Plan rules:

The pension plan rules of MPF.

SECTION II COMPLAINTS PROCEDURE

Article 2 Complaints regulation

An interested party is entitled to submit a complaint to the Pension Administration in regard to the administration of the pension plan of MPF.

The complaint can be submitted in several ways, by:

1. Using the online contact form on the website
2. Sending an email to pensioenservice@marspensioen.nl
3. Calling the Pension Administration: 088-0157920
4. Sending a letter to:
Mars Pensioenfond
Attn. Pensioenservice
Post Office 123
1180 AC Amstelveen

Article 3 Handling the complaint

- a The Pension Administration is authorized to handle complaints within the boundaries of the pension plan rules.
- b The Pension Administration will send complaints that cannot be handled within the boundaries of the pension of the pension plan rules to the Board. These complaints will handled conform article 4 of the regulations.
- c The Pension Administration will handle a complaint as follows.
 - The Pension Administration, upon receiving the complaint, shall send the complainant a confirmation of receipt, unless the complaint can be handled within five working days. The confirmation of receipt contains information concerning the expected handling duration and specifies whom the complainant can turn to if there are any questions.
 - In principle, the complaint shall be handled within twenty working days after the day of receipt by the Pension Administration. If the complaint cannot be handled within this term, the Pension Administration shall communicate this before the end of this term in writing to the complainant and provide a new term for the handling of the complaint.
 - The complainant can choose to have a proxy represent their interests.
 - The complainant is given the opportunity to further explain their position if this is necessary for the proper handling of the complaint.
 - The complainant is entitled to have insight into the complaint file in accordance with the privacy regulation of the fund which also applies in full in regard to the complaints procedure.
 - The Pension Administration will base its assessment of the complaint on a thorough investigation and on facts and documents known to the complainant.
 - The Pension Administration must base its decision on adequate justification and must address all appropriate aspects of the complaint .
 - The Pension Administration will not make a decision on complaints if reasonably this cannot be expected.
 - The Pension Administration will inform the complainant in writing of the decision concerning the complaint, unless the complainant has indicated to prefer otherwise.
- d If the Pension Administration rejects the complaint, the Pension Administration will inform the complainant about the following options:
 - Submit an objection with the Board conform article 4 of the complaint regulations; or

- Submit a case at the subdistrict court (art. 216 *Pensioenwet*).

Article 4 Objection to the Board

- a If the complainant does not agree with the decision made by the Pension Administration, the complainant is entitled to submit a motivated objection to the Board of MPF.
- b The objection needs, as mentioned in art 4.1 within 20 working days after complainant has been informed on the outcome of the decision, submitted to the Board in writing.
- c The objection should contain a clear as possible description of the reasons why the decision, in the opinion of the complainant, cannot be upheld.
- d The objection can be submitted by.
 - 1 sending an e-mail to: pensioenservice@marspensioen.nl attn. the Board
 - 2 sending a letter to:
Mars Pension Fund
attn. the Board
Post Office 123
1180 AC Amstelveen
- e Upon receiving of the objection, The Board shall send a confirmation of receipt to the complainant.
- f The Board shall provide an assessment of whether the decision concerning the complaint is correct.
- g The decision must be adequately and properly justified and communicated to the complainant in writing. In principle the objection will be handled within 20 working days after receipt of the objection. If the objection cannot be handled within this term, the Board of MPF shall communicate this before the end of this term in writing to the complainant and provide a new term for the handling of the objection.
- h The Board shall handle the objection in line with the requirements of article 3c as much as possible.
- i If the Board rejects the objection, the Board will inform the complainant about the following options:
 - Present the dispute to the Disputes Agency Pension funds ("Geschillen Instantie Pensioenfondsen") if this agency is competent to judge the dispute (art. 48c *Pensioenwet*); or;
 - Submit a case at the subdistrict court (art. 216 *Pensioenwet*).
- j The Board can request a committee of the Board to handle the objections in line with article 4 of these regulations.

Article 5 Cost

- a MPF will not charge any cost to an interested party for handling of the complaint.
- b Potential cost related to the complaints regulations by the complainant for legal counsel are at own expense.

SECTION III FINAL PROVISIONS

Article 6 Registration of complaints

- a MPF will register, taking into account the privacy legislation, all complaints in a complaint register. In the complaint register the following information will be included:
 - Name and address of the complainant
 - Subject and description of the complaint
 - (Receipt) date of the complaint
 - Description of the handling of the complaint
 - Date of handling of the complaint
- b The Pension Administrator will periodically send a complaint report to the Board.

Article 7 Establishing and amending the procedure

- a The Complaints Regulations may be amended after the Accountability Council has issued advice concerning the proposal for amendment.
- b The Board may consider to install an internal complaint committee, if many complaints are submitted.

Article 8 Entry into force

This Procedure has been approved in the Pension Board meeting of 21 March 2025 and has entered into force on 22 March 2025.