

## *Complaints procedure*

It is important to us that our clients are satisfied with our services. Nevertheless, it may happen that you are not satisfied. We would appreciate it if you would share this with us, so that we can find a solution and improve ourselves. A complaint will always be handled confidentially. We have set up a complaints procedure, which we describe below.

### **In consultation with you**

We will initially try to find a solution together with you, as a result of which a complaint can usually be resolved quickly. For such a consultation, please contact:

- your contact person. He/she is the one who has carried out the work and is therefore best placed to find a solution together with you.
- the management. If you cannot reach a solution with your contact person, there is the possibility to contact the management. This can be done
  - by post. You can send your complaint in writing to Bell Pension Consultants & Actuaries B.V. for the attention of the management, Herculesplein 40, 3584 AA Utrecht
  - by e-mail. You can send your complaint in writing to [secretariaat@bellpca.com](mailto:secretariaat@bellpca.com)

We will respond to a complaint within a period of four weeks. We will try to settle a complaint within this period. If we are unable to do so, for example because more information or research is required, we will inform you within this period, stating the reasons and the expected new settlement period.

Complaints and the way in which they are handled will be registered and kept for a period of two years.

### **KiFid**

If we are unable to resolve the matter in mutual consultation, it is good to know that Bell is affiliated with the Financial Services Complaints Institute (KiFid). KiFid is an independent body that mediates and/or adjudicates in conflicts between consumers and financial service providers. The contact details of KiFid are as follows:

Postal address: PO Box 93257, 2509 AG The Hague  
Visiting address: Bordewijklaan 38, 2591 XR The Hague  
Phone number: 070 333 8999  
Website: [www.kifid.nl](http://www.kifid.nl)

The decision of the Disputes Committee of Kifid is binding on Bell.

### **Judge**

Of course you can also turn to a civil judge in case of a complaint or conflict.