

Complaint Form Consumers

Consumers can use this form to send a complaint to the Dutch Institute for Financial Disputes (Kifid) relating to a financial services provider. The complaint should relate to a financial product or service provided by a financial services provider that works with Kifid. Consumers, small businesses and self-employed persons without employees ('zpp-ers') wishing to submit a complaint about a credit registration with the Dutch Credit Registration Office (BKR) can also use this form.

If you have a question relating to the complaint form,

Go to kifid.nl

Call us on +31 70 333 8999

Or send a mail to consumenten@kifid.nl

Tip: Please keep the documents relating to your complaint to hand.

1. My details

Preferred form of address	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Mr	<input type="checkbox"/> None
Initials and family name	<input type="text"/>			
Street and house number	<input type="text"/>			
Postcode and place	<input type="text"/>			
Country (if not in the Netherlands)	<input type="text"/>			
Daytime telephone number	<input type="text"/>			
E-mail	<input type="text"/>			

2. My partner

To submit a joint complaint as a consumer

Preferred form of address	<input type="checkbox"/> Mrs	<input type="checkbox"/> Miss	<input type="checkbox"/> Mr	<input type="checkbox"/> None
Initials and family name	<input type="text"/>			
	<input type="checkbox"/> My partner consents to me acting on their behalf relating to this complaint.			

3. Representative

If someone is acting on your behalf

Preferred form of address Mrs Miss Mr None

Initials and family name _____

Name of the representative's company if applicable _____

Street and house number _____

Postcode and place _____

Country (if not in the Netherlands) _____

Daytime telephone number _____

E-mail _____

What is your relationship to the representative? Professional Other, namely _____

If a representative is acting on your behalf:

- the responsibility for them taking timely action or for any delays caused by the representative lies with you;
- generally this person will handle all correspondence;
- your representative should also sign the complaint form.

4. I am making my complaint against

If the internal complaint procedure of the financial services provider has not been completed, Kifid cannot handle your complaint at this time. Kifid can forward your complaint form and any enclosures to the financial services provider you wish to complain about. We will ask the financial services provider to respond to you. If you and the financial services provider do not manage to resolve the dispute, you can resubmit your complaint to Kifid.

Statement of **Disagreement** I do **not** agree to Kifid forwarding my complaint to the financial services provider if the internal complaint procedure has not been completed.

Name financial services provider _____

P.O Box / Street and house number _____

Postcode and place _____

Telephone number _____

Have you submitted your complaint to the complaints department and/or management of your financial services provider? Yes, on ____ - ____ - 20__ No

Have you received a definitive standpoint on the matter from the financial services provider which completes the internal complaint procedure of your financial services provider?

Yes, on ____ - ____ - 20__ No*

* Is it longer than 8 weeks since you sent your complaint to the management or complaints department of the financial services provider? If so, you can continue to pursue your complaint with Kifid.

Is this the first time that you have submitted this complaint to Kifid or to a different (judicial) body?

Yes No

Does your complaint relate to the conduct of two or more financial services providers? If so, please submit a separate complaint form with relevant documentation for each one.

Did you buy the financial services product for your personal use or were you acting in a business or professional capacity? You can skip this question if your complaint relates to a BKR credit registration.

personal use business or professional* both

* If you are a small business wanting to submit a complaint about financial services or financial advisory services, please use the Complaint Form Alternative Financing and Recognised Financial Advisory Services to SMEs. You can find this form at www.kifid.nl after logging in as an entrepreneur, or by [clicking here](#).

5. Information about the financial product

What type of product is your complaint about?

Banking product

- Payment account, savings account or payment service
- Consumer credit product
- Mortgage or home loan
- Investment product
- BKR credit registration
- Other, namely

Insurance product

- Non-life insurance product
- Legal expenses insurance product
- Life insurance product
- Disability insurance or accident insurance
- Pension insurance
- Other, namely

6. Description of the complaint

In order for us to assess whether or not Kifid can handle your complaint, it is important that you set out the complaint as clearly as you can. Please describe why you disagree with the financial services provider's definitive standpoint on your complaint and what - in your view - the financial services provider has done wrong. Please give the reasons why you take this view. If you need more space, type the text in a separate document and send it as an attachment.

7. Financial loss

Have you suffered financial loss? Yes No

If so, what is the amount? €

Please provide supporting evidence.

Are you also claiming legal interest? Yes No

If so, what is the amount? €

If so, from which date? - - 20

8. Possible solutions to the complaint

What can the financial services provider do to resolve your complaint?

9. Privacy

I am aware of the Kifid privacy statement (which can be found on www.kifid.nl). I understand that the information I provide to Kifid may be shared with:

- the financial services provider against whom I am making the complaint;
- external advisors to Kifid.

Kifid will not retain your complaint file for any longer than necessary once the complaint procedure has been completed, subject to the statutory retention periods.

Customer satisfaction survey: I am willing to take part in the customer satisfaction survey that Kifid commissions from a third party.

10. Declaration

Judgements issued by Kifid generally take the form of a ruling which can be either binding or not binding. 'Binding' means that you and the financial services provider are obliged to respect the decision. 'Not binding' means that you and the financial services provider are not obliged to respect the decision. For more information about binding and not binding rulings see kifid.nl or click [here](#).

I accept that Kifid's judgement on my complaint is: Binding Not-binding

By signing this form I request that Kifid handles my complaint. I have answered all the questions in the complaint form correctly and to the best of my knowledge. I understand and agree that this procedure is subject to the 'Reglement Geschillencommissie Kifid vanaf 1 april 2024' as published on www.kifid.nl

Date ____ - ____ - 20__

Date ____ - ____ - 20__

Signature

Signature of representative

11. Attachments: supporting documents to be sent with the complaint form

In order to handle your complaint, Kifid needs a copy of the following documents:

PLEASE NOTE!

Do **not** send us any original documents. Kifid cannot return any of the documents you send.

Do **not** send us your BSN (citizen service) number or a copy of your proof of identity. Kifid is prohibited from processing this personal data under the terms of the General Data Protection Regulation (GDPR / AVG).

Non-life insurance product

- all correspondence about your complaint
- policy document
- terms and conditions
- the claims form
- claims assessment report
- other relevant documents

Banking product

- all correspondence about your complaint
- quote
- contract
- terms and conditions
- other relevant documents

Investment product

- all correspondence about your complaint
- contract
- terms and conditions
- investment profile
- other relevant documents

Mortgage product

- all correspondence about your complaint
- quote
- contract
- terms and conditions
- mortgage deed
- other relevant documents

BKR credit registration

- all correspondence about your complaint
- contract which lead to the BKR credit registration
- loan application rejected due to BKR credit registration
- relevant information about your present financial situation that demonstrates that you can take on new financial responsibilities (for instance, salary details)
- current credit summary from BKR (maximum 1 month old)
- other relevant documents

Life insurance product

- all correspondence about your complaint
- quote
- policy document
- terms and conditions
- other relevant documents

12. Send complaint

Please send the completed complaint form and the supporting documentation to:

Kifid

Consumentenloket

Postbus 93257

2509 AG Den Haag

The Netherlands

Only send the complaint form and supporting documents as follows:

1. Single copy
2. A4 format
3. Copied on one side only
4. Without staples, paper clips, sellotape, glue, perforations and not bound or in book form
5. Place medical documents into a separate sealed envelope marked for the attention of the medical advisor at Kifid.