

Complaints procedure

Red Church Finance B.V. tailors the quality of its services to the needs of its participants. As a participant, you are entitled to optimal service and information. Sometimes it can happen that you are less or not at all satisfied with the service and/or information provided or the way you were treated by one of our employees. In any case, please let us know if you are not satisfied. Only then can we ensure that our service and information remains optimal. In the following paragraphs you can read where you can go with a complaint and what will happen with your complaint.

1. Responsibility and complaints file

The management of Red Church Finance B.V. is responsible for the handling of complaints (further in this document referred to as "the complaint manager"). For each complaint a complaint file is created, in which at least the following data are included:

- the name and address of the person making the complaint;
- the name of the Fund or the Bond to which the complaint relates;
- the filing date of the complaint;
- the name of the representative of the person making the complaint;
- a description of the complaint;
- the date and manner of settlement of the complaint;
- the correspondence conducted regarding the complaint;
- the status of the complaint (pending/completed).

The complaint manager shall manage the file to which the complaint relates.

2. Procedure for filing complaints

The following procedure should be followed for submitting a complaint:

- complaints are submitted to Red Church Finance B.V. by telephone, in writing or via electronic communication;
- the complainant may at any time inspect the minimum prescribed data contained in the complaint file, other than the minimum prescribed data are for inspection at the discretion of the Complaints Manager;
- the party responsible for complaints will confirm to the complainant in writing within 10 working days that the complaint has been dealt with and that he will receive a written response within six weeks (in the case of simple complaints) or within three months (in the case of complex complaints) of the submission of the complaint. If this term turns out not to be feasible, the complainant will be informed in good time (well before the end of this period) in writing, stating the reason for the delay and the term within which a response will be given.

3. Procedure for handling complaints

For the processing of a complaint, the party responsible for complaints must follow the following procedure

- examines the file to which the complaint relates and collects all relevant information, and if necessary obtains further information from the complainant;
- assesses the file and any further information obtained and considers it in relation to the complainant's arguments;
- discusses the file with the board within the Fund as a check on its own interpretation;
- takes a position;
- informs the complainant in writing of this position, stating reasons;
- records the position in the complaint file.
- informs the complainant of the possibility of appeal and informs the complainant that within 6 weeks he can lodge a complaint with the Board of the (Foundation) Depositary / Trustee of the fund in which the complainant participates and to which the complaint relates.

4. Right of appeal

If the complainant does not agree with the position taken by the party responsible for complaints, an appeal is possible to the Board of the (Foundation) Custodian / Trustee of the fund in which the complainant participates and to which the complaint relates. Follow-up procedure, the Board:

- examines the file to which the complaint relates and further gathers all relevant information and obtains any further information from the complainant;
- assesses the file and any further information obtained and considers it in relation to the complainant's arguments;
- discusses the file with the person in charge of the complaint as a check on his/her own interpretation;
- takes a position;
- informs the complainant in writing and with reasons of this viewpoint;
- records the position in the complaint file.
- points out to the complainant, in the event of a lasting dispute, that he can submit a complaint to the Financial Services Complaints Institute (Ombudsman and Disputes Committee) within three months. A lasting dispute means a dispute that has not been resolved even after going through the internal follow-up procedure.

5. Dispute Resolution

The complainant who does not agree with the position taken by the Complaint Manager and Board will be given an opportunity to respond. The moment of 'closure of the position exchange is not a static one. This may be the case, for example, after two or three responses back and forth. The aim of this part of the above provision is to offer an opportunity to resolve the complaint mutually, naturally within limits, and to prevent a (too) quick trip to the KiFiD.

6. Storage

The data from the complaint file will be kept for a period of at least one year after the complaint has been dealt with by the company.