Complaint form relating to the conduct of a debt collection services provider

Consumers or small businesses can use this form to send a complaint to the Dutch Institute for Financial Disputes (Kifid) relating to providers of debt collection services.

The complaint should relate to **the conduct** of a debt collection services provider that works with Kifid.

**If you have a question relating to the complaint form,**

Go to kifid.nl

Call us on +31 70 3338999

Or send a mail to consumenten@kifid.nl or to ondernemers@kifid.nl

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



1. My details

Preferred form of address:  Mrs  Miss  Mr  None

First name(s) and family name

Street, house number,

postcode, place

Country (if not in the Netherlands)

Daytime telephone number

Email

If you are submitting a complaint as a small business

Company name Chamber of Commerce registration

Turnover



1. My partner

To submit a joint complaint as a consumer

Preferred form of address:  Mrs  Miss  Mr  None

First name(s) and family name

My partner consents to me acting on their behalf relating to this complaint.

**1**



1. Representative

If someone is acting on your behalf or your company’s behalf

Preferred form of address:  Mrs  Miss  Mr  None

First name(s) and family name

Name of the representative's company,

if applicable

Street, house number,

postcode, place

Country (if not in the Netherlands)

Daytime telephone number

Email

What is your relationship with this 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.



1. I am making my complaint against:

If the internal complaint procedure of the debt collection services provider(s) has not been completed, Kifid cannot handle your complaint at this time. Kifid can forward your complaint form and any enclosures to the debt collection services provider(s) you wish to complain about. We will ask the debt collection services provider to respond to you. If you and the debt collection 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

debt collection services provider if the internal complaint procedure has not been completed.

Name debt collection services provider

Street, house number,  postcode, place

Telephone

Have you submitted your complaint to the complaints department and/or management of

your debt collection services provider? yes no

Have you received a definitive standpoint on the matter from the debt collection services provider which

completes the internal complaint procedure? yes, on – – 2 0  no\*

\* Is it longer than 8 weeks since you sent your complaint to the management or complaints department of the debt collection 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 debt collection services providers? If so, please submit a separate complaint form with relevant documentation for each one.



1. Description of the complaint relating to the conduct of a debt collection services provider

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 debt collection services provider’s definitive standpoint on your complaint and what— in your view— the debt collection 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.



1. Possible solutions to the complaint

What can the debt collection services provider do to resolve your complaint?



1. 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 debt collection 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.



1. Declaration if you are submitting a complaint as a consumer

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 debt collection services provider are obliged to respect the decision. ‘Not binding’ means that you and the debt collection 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 voor de behandeling van klachten door de Geschillencommissie Financiële Dienstverlening Kifid ­ vanaf 1 april 2024’ as published on HYPERLINK "http://www.kifid.nl/" www.kifid.nl .

Date Signature(s)

 – – 2 0

Date Signature of representative

 – – 2 0



1. Declaration if you are submitting a complaint as an entrepreneur

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 voor de behandeling van klachten door de Geschillencommissie Financiële Dienstverlening Kifid ­ vanaf 1 april 2024’ as published on HYPERLINK "http://www.kifid.nl /" www.kifid.nl . I accept that Kifid's judgement on my complaint is binding.

My complaint meets the following regulatory requirements:

* I am a natural or legal person.
* I am acting in a professional capacity or on my company’s behalf.
* My company's annual turnover or balance sheet total does not exceed €5,000,000 (five million euros).

By signing this form I request that Kifid handles my complaint and accept that I must pay Kifid the statutory contribution of EUR 50 to handle my complaint.

Date Signature(s)

 – – 2 0

Date Signature of representative

 – – 2 0



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

In order to handle your complaint about the conduct of a debt collection services provider, 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 Algemene Verordening Gegevensbescherming (AVG: General Data Protection Regulation).

* All correspondence about your complaint
* Other relevant documents

Entrepreneurs submitting a complaint should also send the following documents:

* Most recent annual accounts
* Proof of registration with the Chamber of Commerce



1. Send complaint

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

PLEASE NOTE!

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

Kifid Complaints on Conduct of Debt Collection Services Provider

Postbus 93257

2509 AC Den Haag

For entrepreneurs

If you have submitted a complaint on behalf of your company, after receiving your complaint form Kifid will send you an invoice for the statutory charge of EUR 50.