

Complaint form Consumers

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

1. My details

Mrs. Mr.

First name(s) and family name

Date of birth

Street and house number

Postcode and place

Country (if not in the Netherlands)

Daytime telephone

E-mail

2. My partner

...if you are submitting a joint complaint

Mrs. Mr.

First name(s) and family name

Date of birth

3. Representative

...if someone is acting on your behalf

Mrs. Mr.

Initial(s) and family name

(Name of firm)

Street and house number

Postcode and place

Country (if not in the Netherlands)

Telephone number

E-mail

Nature of the relationship 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(s) of the financial service provider(s) has not been completed, Kifid cannot yet handle your complaint. Kifid can forward your complaint form and any supporting documents to the financial services provider(s) you wish to complain about. We will ask the financial services provider(s) to respond to you. If you and the financial services provider do not manage to solve the dispute, you can resubmit your complaint to Kifid.

I do **not** give my permission for Kifid to forward the complaint to the financial services provider(s) if the internal complaint procedure has not yet been completed.

Name financial services provider
Street and house number
Postcode and place
Telephone

Did you already submit this complaint to the financial services provider?

yes, on - -
 no

Have you received a reply to your complaint?

yes, on - -
 no

Did you already submit this complaint to a court or any other dispute resolution body?

yes
 no

If your complaint is about two financial service providers:

Name of the second financial services provider
Street and house number
Postcode and place
Telephone

Did you already submit this complaint to the financial services provider?

yes, on - -
 no

Have you received a reply to your complaint?

yes, on - -
 no

Did you already submit this complaint to a court or other dispute resolution body?

yes
 no

Did you acquire this financial product for personal use or did you acquire it for professional or business purposes?

You do not need to answer this question if your complaint concerns a credit registration with the Dutch Credit Registration Office (BKR)

for personal use
 professional or business purposes



5. Information about the financial product

My complaint is about a:

- payment account, savings account or payment service (banking product)
- consumer credit product (banking product)
- mortgage or home loan
- credit registration with BKR
- non-life insurance product
- life insurance product
- investment
- other namely

Product name

Number

(policy number, claim reference, account number, loan reference)

6. Description of the complaint

Please describe as briefly as possible why you disagree with the financial services provider's definitive standpoint on your complaint. If you need more space, please type the text in a separate document and send 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, from which date? - - 20

And over what amount? €



8. Possible solutions

What is your proposal to resolve this 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(s) against whom I am making the complaint;
- external advisors to Kifid;
- the regulators: The Dutch Authority for the Financial Markets (AFM), the European Central Bank (ECB) and the Dutch central Bank (DNB).

I do not want Kifid to forward my complaint to (one of) the regulators.

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.

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

10. Declaration

By signing this form I request that Kifid handle my complaint. I have answered all the questions correctly and to the best of my knowledge.

I accept that Kifid's judgement on my complaint is

- binding
 not binding

Click [here](#) for more information.

I understand and agree that this procedure is subject to the Dispute Resolution Regulations 'Reglement voor de behandeling van klachten door de Geschillencommissie Financiële Dienstverlening Kifid vanaf 1 april 2024' available at www.kifid.nl in Dutch only.

Date - -

Date - -

Signature(s)

Signature of representative



1. Supporting documents

...to be included

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

Do not send us any original documents.

Kifid cannot return any of the documents you send.

Non-life insurance product

- all correspondence about your complaint
- policy schedule
- policy conditions
- claim form
- survey report
- other relevant documents (for instance, salary details)

Banking product

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

Investment

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

Mortgage

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

Kredietregistratie BKR

- 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
- current credit summary from BKR (maximum 1 month old)
- other relevant documents

Life insurance

- all correspondence about your complaint
- quote
- policy schedule
- policy conditions
- other relevant documents

Only send the complaint form and supporting documents as follows:

1. single copy
2. A4 format
3. copied on one-side only
4. without staplers, paper clips, sellotape, glue, perforations and not bound into a book form
5. place medical documents into a separate sealed envelope marked for the attention of the medical advisor at Kifid

2. Send complaint

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

Kifid

Consumer desk
Postbus 93257
2509 AG Den Haag
The Netherlands

