Complaints Procedure

If you have a complaint about STM Malta Pension Services Limited and/or any of its schemes ('the Company') we want to hear about it and we will do our best to put it right. Our complaints procedure aims to deal with complaints fairly, efficiently and effectively and to ultimately use complaints constructively in the planning and improvement of all services.

Should you feel that you are not satisfied with any part of our service, you may pursue a formal complaint. Written complaints may be sent to the Compliance Manager by email or by post using the below contact details. Verbal complaints may be made by phone to the staff in the pension administration department or the compliance department. Once the complaint is received, the Company will follow the below procedure:

- A record of each complaint is created as soon as it is received;
- If the complaint is made orally, a summary of the complaint will be made and the complainant will be asked to confirm in writing the said summary;
- The complaint will be acknowledged as soon as reasonably possible in order to inform you that once the matter is investigated, the Company will write to you concerning the outcome;
- The Company will make every effort to provide a complete response to your complaint within fifteen (15) working days of receiving it. If a final reply to a complaint cannot be given within the fifteen (15) working days, you shall be informed of this and of the reasons for the delay, with an indication as to when the final reply will be provided. In such an event, a final reply shall be provided to you within thirty-five (35) working days from the receipt of the complaint in writing;
- If you do not accept the redress proposed by the Company, or where a complaint has not been upheld, then you may lodge a complaint in writing with the Office of the Arbiter for Financial Services;
- If within fifteen working days after receipt, the complaint has not been resolved, the Company shall inform you in writing of the anticipated timeframe within which the complaint is likely to be resolved and that you can refer the matter to the Office of the Arbiter for Financial Services.

This procedure will be reviewed and updated on a regular basis.

STM MALTA

For more information please contact

STM Malta Pension Services Limited

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STM Malta Pension Services Limited is registered as a Retirement Scheme Administrator with the Malta Financial Services Authority. It is also authorised to act as trustee or co-trustee to provide fiduciary services in terms of the Trusts and Trustees Act.

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