



MALTA

A Global Pension
Corporation Company

Complaints Procedure



**Global Pension
Corporation**

www.globalpensioncorporation.com

At STM Malta Pension Services Limited, we value your feedback, and we are committed to addressing any complaints about our services or schemes promptly and fairly. Our goal is to resolve your concerns efficiently and use the experience to improve our service.

If you are dissatisfied with any aspect of our services, you can file a formal complaint.

Written Complaints:

Send your written complaints via email to customerrelations@stmmalta.com, or by post using the above contact details.

Verbal Complaints:

You can also make verbal complaints by phone on +356 21333210, or through your regular contact person.

Once your complaint is received, we will follow the procedure outlined below:

A. Record Creation:

A record of each complaint is created as soon as we receive it.

If the complaint is made orally, we will send you a written summary of our understanding and ask you to confirm that we have captured and understood your concerns correctly.

B. Acknowledgment:

We will acknowledge your complaint as soon as reasonably possible and inform you that we will write to you with the outcome once the matter has been investigated.

C. Response Time:

We 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, we shall provide you with an indication as to when the final reply will be provided. In such an event, a final reply shall be provided within thirty-five (35) working days from the receipt of the complaint in writing.

D. Further Action:

If you do not accept the conclusion of our investigation, you have the option to submit your complaint, in writing or online, with the Office of the Arbiter for Financial Services (OAFS)¹.

This procedure is subject to regular review and updates.

¹ <https://www.financialarbiter.org.mt/oafs/complaint>



For more information please contact

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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.