

## **Appeal instructions for decisions concerning additional benefits under the rules of the employee benefit fund**

### **Contacting the employee benefit fund case handler**

You can obtain further information on the grounds for the decision and factors affecting the outcome by contacting the case handler who made the decision. Employee benefit fund for staff, phone 020 475 3173 (contact details are also included in the decision). This also allows any possible misunderstandings to be corrected.

### **External advice from FINE and recommendation by the FINE Insurance Complaints Board**

FINE Finnish Financial Ombudsman Bureau provides free, independent guidance, counseling, and assistance in resolving issues related to additional benefits offered by employee benefit funds and disputes concerning them. The Insurance Complaints Board, operating in connection with FINE, also issues recommendations on matters related to additional benefits of employee benefit funds. Please note that FINE's recommendations cannot be appealed. FINE also does not handle cases that are pending or have already been decided by a court.

A request for a recommendation can be submitted via the electronic contact form or by a written complaint. The request must include the name and contact details of the applicant, the employee benefit fund, the decision in question, specific claims (i.e., how the decision should be amended), the grounds for the request, and copies of any documents you wish to refer to.

The request for a recommendation must be submitted to your own fund or to FINE Finnish Financial Ombudsman Bureau within 30 days of receiving notice of the decision. (This wording applies to funds whose rules include this provision.)

### **FINE Contact Information**

The Finnish Financial Ombudsman Bureau  
Insurance Complaints Board, Banking Complaints Board, Investment Complaints Board  
Porkkalankatu 1, 00180 Helsinki  
tel. +358 9 6850 120  
email: info(at)fine.fi

The easiest way to initiate your case is by using the contact form at:

[Online service - www.fine.fi](http://www.fine.fi)

### **Legal proceedings**

You may bring an appeal concerning additional benefits of the employee benefit fund before a court by filing a lawsuit against the employee benefit fund in a district court within three years of receiving written notice of the fund's decision. The competent court is the general district court of the fund's domicile, which is the Itä-Uusimaa District Court in Hyvinkää. The case may also be heard in the district court whose jurisdiction includes your domicile or permanent residence.