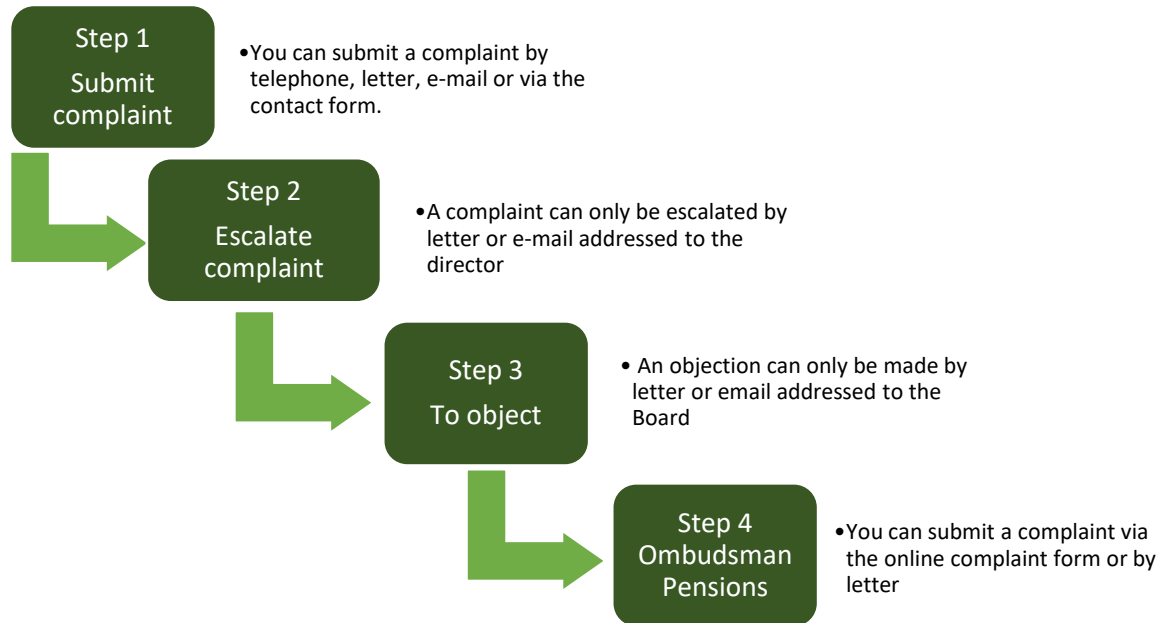


Steps for submitting a complaint



Step 1: submit complaint

If you are dissatisfied, you can submit a complaint with the pension fund. This can be done by telephone, letter, contact form or e-mail. The helpdesk of the pension fund will look for a solution in consultation with you.

If this is not possible within two weeks, you will be informed when you can expect a response.

**Contact details helpdesk
Heineken Pensioenfond**
P.O. Box 28
1000 AA Amsterdam
0031 (0)20 523 93 93
pensioenfond@heineken.nl

Step 2: escalate a complaint with the director of the administering body

If you are not satisfied with the solution of the helpdesk or if your complaint is found unfounded, you can escalate the complaint and submit it with the director of the pension fund.

This can only be done by letter or e-mail, which you address to the director. You will receive a written confirmation of the director within two weeks at the latest, unless the complaint can be handled within two work days. The confirmation of receipt contains information about the expected time for handling. In principle, the complaint will be dealt with within 30 days of the day of receipt.

Contact Administering Body
P.O. Box 28
1000 AA Amsterdam
olaf.flipppo@heineken.com

Step 3: object to the board of the pension fund

If your complaint to the director is not dealt with to your satisfaction, you can lodge an objection with the board of the pension fund within 30 days. This can only be done by letter or by e-mail, which you address to the board. The board then make a decision.

**Contact details
of the Pension Fund Board**
P.O. Box 28
1000 AA Amsterdam
pensioenfondsen@heineken.nl

Step 4: Ombudsman Pensions

If you do not agree with the board's decision of the Board, it is possible to submit your complaint to the Ombudsman Pensions (In Dutch: [Ombudsman Pensioenen](#)). This can only be done by letter or via the [online form](#).

The Ombudsman Pensions handles complaints and disputes about the administration of the pension scheme and does so as an independent institution. The Ombudsman Pensions tries to reach a reasonable and fair solution through mediation. The board will consider the advice of the Ombudsman Pensions, but may deviate from it with good reasons.

**Contact details of the
Ombudsman for Pensions**
Varrolaan 126
3584 BW Utrecht

The Ombudsman Pensions is the first point of contact of the Disputes Body, Geschilleninstantie Pensioenfondsen. The Geschilleninstantie Pensioenfondsen is there specifically for disputes if participants and pension funds cannot reach an agreement among themselves. Within the disputes body, the Ombudsman Pensions is the first point of contact.

The Disputes Body is independent, impartial, expert and easily accessible. The body meets the requirements and the (outgoing) Minister for Poverty, Participation and Pensions approves this.