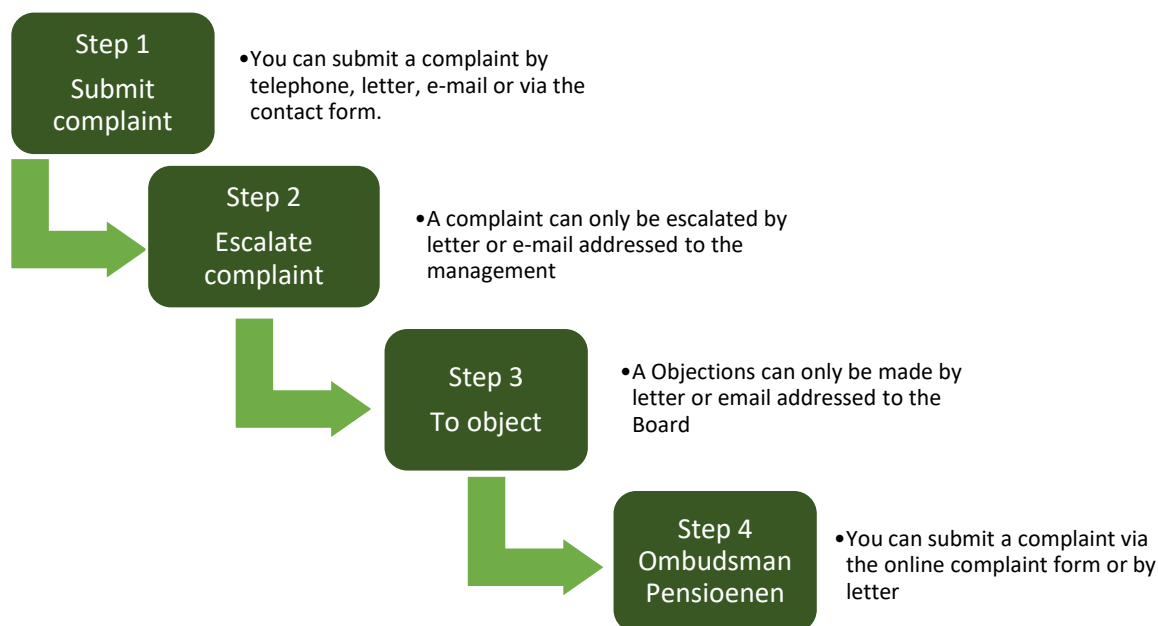


Steps for submitting a complaint



Step 1: submit complaint

If you are dissatisfied, you can submit a complaint to the pension fund. This can be done by telephone, letter, contact form or e-mail. The pension fund's helpdesk will look for a solution in consultation with you. If this is not possible within two weeks, it will be indicated when you can expect a response.

Contact helpdesk

Heineken Pensioenfonds

Postbus 28
1000 AA Amsterdam
020-5239393
pensioenfonds@heineken.nl

Step 2: escalate a complaint to the management of the administering body

If you are not satisfied with the solution of the helpdesk or if your complaint is found to be unfounded, you can escalate the complaint and submit it to the management of the pension fund's administering body. This can only be done by letter or e-mail, which you address to the management. The management will assess and handle the complaint. You will receive a written confirmation of receipt from the management within two weeks at the latest, unless the complaint can be handled within two work days. The acknowledgment 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

Postbus 28
1000 AA Amsterdam
olaf.flipppo@heineken.com

Step 3: objection to the Board of the pension fund

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

Contact
Board Pension fund
Postbus 11
1000 AA Amsterdam
Pensioenfondsen@heineken.com

Step 4: Pension Funds Disputes Body

If you do not agree with the Board's decision, you can submit your complaint to the Pension Funds Disputes Body (GIP) or to a civil court. You can submit your complaint to GIP only by letter or by using [the dispute form](#).

GIP considers the following two situations to be a dispute:

- Your complaint about how the pension provider applies the pension regulations has been fully or partly rejected.
- Your complaint is about how the pension provider applies the pension regulations, and the pension provider has not handled your complaint within the required period.

Contact
Ombudsman Pensioenen
Postbus 93560
2509 AN Den Haag
info@ombudsmanpensioenen.nl

GIP deals with disputes through mediation by the Pensions Ombudsman or by making a decision.

If the Pensions Ombudsman provides advice through mediation, the Board will inform you by letter whether it will follow this advice. The Board will also explain the reasons for its decision.

GIP does not deal with all disputes. Please check the GIP website to see whether GIP can deal with your dispute.

If your complaint is about the use of your personal data, you have the right to submit your complaint to the Dutch Data Protection Authority (AP): <https://www.autoriteitpersoonsgegevens.nl>