



STICHTING HEINEKEN PENSIOENFONDS

Brochure complaints and disputes procedure

Preface

The Heineken Pension Fund attaches great importance to the correct treatment of its (former) members, pension beneficiaries and other stakeholders. If, as an concerned party, you believe that the Heineken Pension Fund has failed in any way, you have the option of bringing this to the attention of the Heineken Pension Fund by means of a complaint or dispute.

In our brochure you will find the most important information about submitting a complaint or dispute.

Who can submit a complaint or dispute?

Any interested person can submit a complaint or dispute to the Heineken Pension Fund. An interested person can be:

- a participant in the Heineken Pension Plan, or;
- a former member: this means that you have built up pension with the Heineken Pension Fund in the past, or;
- a pension beneficiary: this means that you receive a pension benefit from the Heineken Pension Fund from retirement pension, disability pension, survivor's pension or orphan's pension, or;
- another stakeholder: for example, if you do not receive or will not receive a pension from the Heineken Pension Fund, but think you are entitled to it.

When do I submit a complaint?

A complaint is any written or digital statement that is sent in writing or by e-mail to the Heineken Pension Fund in which an interested party expresses dissatisfaction with a service or service provided by the Heineken Pension Fund. You can submit a complaint if you are dissatisfied with the services provided by the pension fund. This can occur, for example, if you have been treated unfriendly.

When do I submit a dispute?

A dispute is a difference of opinion between one or more stakeholders on the one hand and the Heineken Pension Fund on the other hand regarding the implementation or interpretation of the pension scheme of the Heineken Pension Fund where the rights of those interested are not related to a decision.

You can submit a dispute if you believe that the Heineken Pension Fund is not correctly applying the articles of association or the pension regulations. This can happen, for example, because in your opinion the amount of your pension has been calculated incorrectly.

How do I submit a complaint or dispute?

You must submit the complaint or dispute to the pension fund in writing (Burgemeester Smeetsweg 1, 2382 PH Zoeterwoude or Postbus 530, 2380 BD Zoeterwoude) or digitally (olaf.flippo@heineken.nl).

Every complaint contains at least the following points:

- your name and address;
- your policy number;
- the date;
- a description of the situation to which the complaint relates as clearly as possible;
- the reasons for your complaint;
- written complaints must contain a signature.

The complaint or dispute will be handled by the directorate. Complaints against the directorate must be submitted to the board of the pension fund.

How does the complaints and disputes procedure work?

The following procedure applies in general for both a complaint and a dispute:

1. You must submit your complaint or dispute in writing (Burgemeester Smeetsweg 1, 2382 PH Zoeterwoude or Postbus 530, 2380 BD Zoeterwoude) or digitally (olaf.flippo@heineken.nl) to the pension fund.
2. The directorate will send a confirmation of receipt after receipt of the complaint or dispute, unless your complaint or dispute can be settled within two working days. The acknowledgment of receipt contains an expectation of the handling of the complaint and it is included to whom you can go for questions.
3. The complaint or dispute will, in principle, be settled within 30 days of the date of receipt. If the complaint cannot be processed within this period, you will be informed.
4. If you do not agree with the position of the directorate, you can appeal to the board within 30 days.
5. Within 30 days at the latest, you will be informed about the opinion of the board.

What to do if we cannot agree?

When the board confirms the decision of the directorate, you have the right to submit your dispute to the Pensions Ombudsman. You will be informed of this at the board's decision.

The Pensions Ombudsman deals with disputes about the implementation of regulations of the pension administrator. You cannot submit a complaint to the Pensions Ombudsman about the way in which you have been treated. The Pensions Ombudsman deals with disputes by giving written advice that he only informs you and the board. The board will then inform you by letter stating whether the advice of the Pensions Ombudsman is being followed.

Adresses

Complaints / disputes

Heineken Pension Fund
Attn Heineken Pension Fund Board
Burgemeester Smeetsweg 1
2383 PH Zoeterwoude
Postbus 530
2380 BD Zoeterwoude
Tel: 071-5458065 (Helpdesk)
Email directorate: olaf.flippo@heineken.com

Appeal procedure

Heineken Pension Fund
Attn The board
Burgemeester Smeetsweg 1
2382 PH Zoeterwoude
Postbus 530
2380 BD Zoeterwoude
Tel: 071- 5458065 (Helpdesk)
E-mail: Pensioenfond@heineken.nl

Ombudsman Pensions

Ombudsman Pensions
Postbus 93560
2509 AN Den Haag
Tel: 070 - 3 499 620
Email: info@ombudsmanpensioenen.nl

Do you have questions?

If you have any questions please contact our helpdesk. You can reach us from Monday to Friday from 9 a.m. to 4 p.m. via 071 - 54 58 065. Do you prefer to use e-mail? Then you can send your e-mail to pensioenfond@heineken.nl.