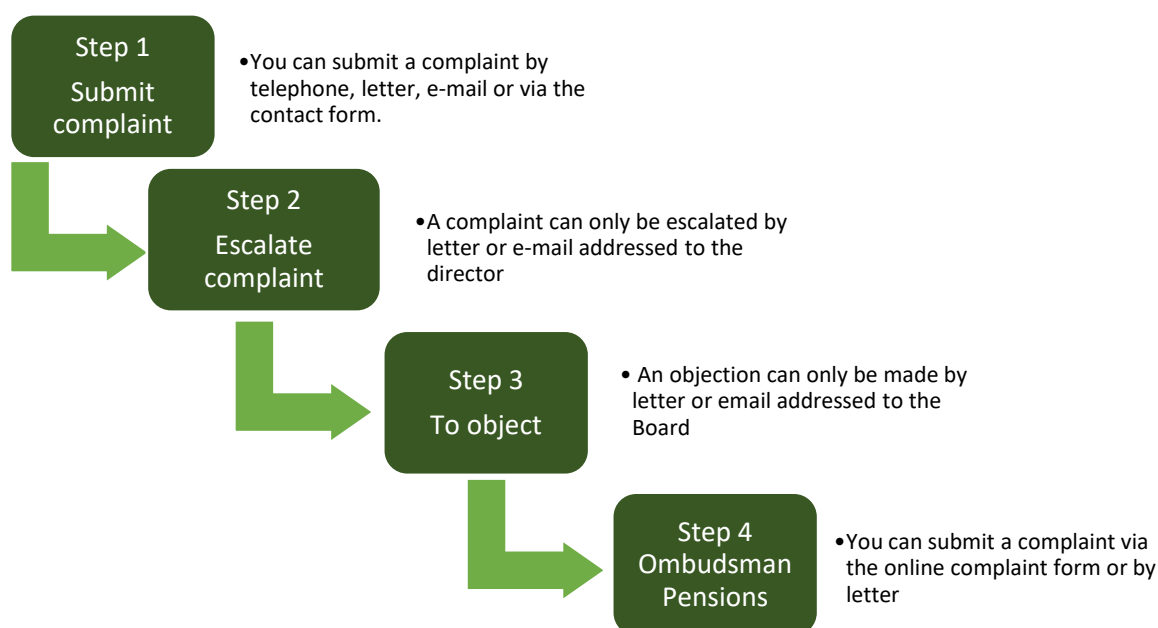


## Steps for submitting a complaint



### ***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, they will indicate when you can expect a response.

#### **Contact helpdesk**

#### **Heineken Pensioenfond**

Postbus 530  
2382 BD Zoeterwoude  
071-5458065  
Pensioenfond@heineken.com

### ***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 administering body 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 receipt 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**

Postbus 530  
2382 BD Zoeterwoude  
olaf.flipppo@heineken.com

### **Step 3: objection with 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 e-mail, which you address to the Board. The Board will make a decision.

**Contact**  
**Board Pension fund**  
Postbus 530  
2382 BD Zoeterwoude  
Pensioenfonds@heineken.com

### **Step 4: Ombudsman Pensions**

If you do not agree with the decision of the Board, it is possible to submit your complaint with the Ombudsman Pensions (in Dutch: [Ombudsman Pensioenen](#)). This can only be done by letter, email or via [the online complaint 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**  
**Ombudsman Pensioenen**  
Postbus 93560  
2509 AN Den Haag  
info@ombudsmanpensioenen.nl

**Please note:** There will be a new Disputes Body (within which the Ombudsman Pensions is the first point of contact), especially for disputes if participants and pension funds cannot reach an agreement. The target date for the start of this Body is January 1, 2024. Until then, if we cannot resolve it together, you can submit your dispute to the Pensions Ombudsman or the court.

Currently, people are working hard to set up this Body. This Disputes Body is independent, impartial, expert and easily accessible. The Body must meet the requirements and the (outgoing) Minister for Poverty, Participation and Pensions must approve this. We will keep you informed about the development of this Dispute Body.