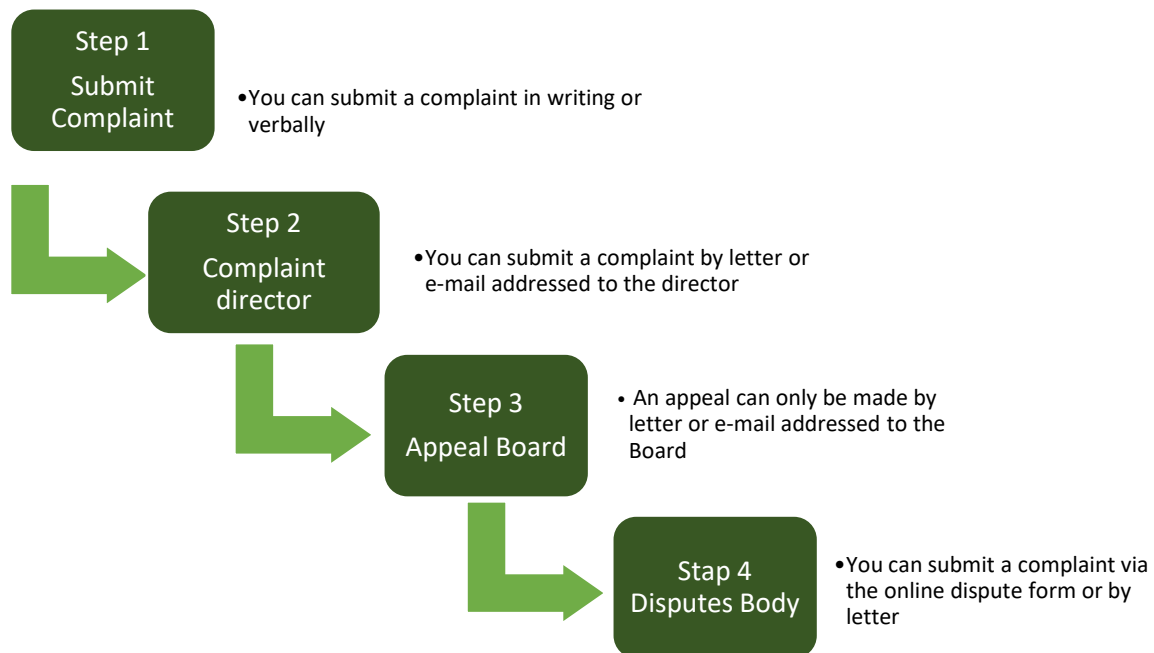


The Heineken Pension Fund attaches great importance to the correct treatment of its (former) participants, pension beneficiaries or other interested parties. If a (former) member, pensioner or other interested party is dissatisfied, this person must be able to express this dissatisfaction to the Heineken Pension Fund. Below you will find a description of the steps to be taken to submit a complaint. The complaints procedure can also be consulted.

If you want to submit a complaint, send us an email (pensioenfonds@heineken.nl) or let us know via [our contact form](#).

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 in writing or verbally. 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.

**Contactgegevens helpdesk
Heineken Pensioenfonds**
Postbus 530
2382 BD Zoeterwoude
071-5458065
Pensioenfonds@heineken.com

Step 2: Complaint director

If you are not satisfied with the solution, you can submit the complaint to 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 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

Contact Director
Postbus 530
2382 BD Zoeterwoude
olaf.flippo@heineken.com

expected time for handling. In principle, the complaint will be dealt with within 30 days of the day of receipt.

Step 3: Appeal Board

If your complaint to the director is not dealt with to your satisfaction, you can lodge an appeal 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

Postbus 530
2382 BD Zoeterwoude
Pensioenfond@heineken.com

Step 4: Disputes Body (in Dutch: Geschillen Instantie Pensioenfondsen)

If you do not agree with the Board's decision, it is possible to submit your complaint to the Disputes Body or the civil court. Submitting the complaint to the Disputes Body can only be done by letter or via the [dispute form](#).

Contact

Disputes Body

Varrolaan 126
3584 BW Utrecht

The Disputes Body uses the following two grounds for a dispute:

- the complete or partial rejection of a complaint about the *implementation of the pension regulations* by the pension provider
- a complaint relating to the implementation of the pension regulations by the pension provider and which has not been dealt with within the specified period.

The Disputes Body handles disputes through mediation by the Pensions Ombudsman or through settlement. If there is mediation, the Board will inform the complainant by letter stating reasons whether the advice of the Pensions Ombudsman will be followed. Disputes Body does not handle all disputes. Therefore, check the Disputes Body [website](#) to see whether your dispute is eligible for handling.

If the complaint relates to the processing of personal data, the complainant has the right to submit his complaint to the Dutch Data [Protection Authority](#) (AP).