

SCOTTISH & NEWCASTLE PENSION PLAN INTERNAL DISPUTE RESOLUTION PROCEDURE

This procedure covers disputes between the Trustee and

- any member
- any prospective member
- any widow(er) or surviving dependant of a member
- anybody claiming to be a spouse, surviving dependant or prospective member

Complaints can be accepted from

- the complainant
- a representative nominated by the complainant
- the personal representative of a complainant who has died
- someone acting on behalf of a complainant who is incapable of acting

The Internal Dispute Resolution Procedure (“IDRP”) has one or two Stages, depending on the nature of the case. Where the general subject matter of a dispute has already been dealt with under the IDRP in a complaint brought by another complainant, that dispute will proceed straight to the Trustee Stage and not be dealt with under the Preliminary Stage.

Correspondence should be addressed to Ms Janis Ireland, Secretary to the Trustee, email – Janis.Ireland@snpensions.co.uk. Details which should be included in the complaint are:

- complainant’s name, address and date of birth
- complainant’s relationship with member (where appropriate)
- name, address of anybody acting for the member and the name, address and date of birth of the member
- address for replying to the complainant
- details of complaint

On receiving a complaint, the Complainant must be notified that the Money and Pensions Service (currently known as MoneyHelper) is available to assist members and beneficiaries of the Plan in connection with any difficulty with the Plan. The contact details for Money Helper can be found here: www.moneyhelper.org.uk/en/contact-us

Complainants can also be notified about the availability of the Pensions Ombudsman’s Early Resolution Service which assists members and beneficiaries in connection with issues which they have failed to resolve with the Trustee, and to answer general queries. This service is free of charge and can be accessed before a complainant has used the Plan’s IDRP or while the IDRP process is ongoing.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf
London, E14 4PU
Tel: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

In order for the Trustee to process your complaint, you will need to provide us with relevant evidence and information. This is likely to include personal data, which will be processed in accordance with the Plan’s privacy notice, a copy of which is available from:

Scottish & Newcastle Pension Plan Trustee Limited
c/o Janis Ireland,
Telephone Number: 07787407558
Email address: Janis.Ireland@snpensions.co.uk

We may pass information you provide in relation to this dispute to Scottish & Newcastle Pension Plan Trustee Limited (as the Plan's Trustee), Capita Employee Benefits Limited (as the Plan's Administrator), Mercer (as the Plan's Actuary), Scottish & Newcastle Limited (as the Plan's Principal Employer) and CMS Cameron McKenna Nabarro Olswang LLP (as the Plan's legal adviser).

We may need to process special categories of sensitive personal data for the purpose of considering and deciding your complaint. This includes data concerning health or sexual orientation. We may process your dispute (including this sensitive information) where it is necessary in order to comply with our legal obligations or to defend a claim.

This complaint may not be dealt with under the Plan's IDRPs if the Pensions Ombudsman has started investigating the complaint or court or tribunal proceedings have begun.

Preliminary Stage

If, as explained above, the dispute is not one that should proceed straight to the Trustee Stage, a statement setting out an initial decision by Neil Parfrey, Head of Pensions (Trustee) will normally be issued within 4 months of raising your complaint and 15 working days from reaching a decision and will include:

- an explanation of how the decision was reached
- reference to any relevant legislation or documentation
- reference to the complainant's right to appeal to the Trustee Stage

Trustee Stage

Appeals from the Preliminary Stage decision should be made to the Trustee within 6 months of the date of the decision and be addressed to the Trustee Secretary as above. The appeal should include:

- the grounds for appeal
- reasons for dissatisfaction with the original decision
- a copy of the decision made at the Preliminary Stage
- a formal statement asking for review by the Trustee Board

The Trustee will aim to make its decision regarding the complaint within 2 months in the case of an appeal, or 4 months where it is not an appeal, in each case reporting the decision to you within 15 working days from it being made. The decision will also refer to the potential availability of the Pensions Ombudsman.

The Pensions Ombudsman has the power to investigate and determine any complaint of maladministration and / or disputes of fact or law relating to occupational pension schemes. Before accepting any matter for investigation the Pensions Ombudsman usually insists that the matter shall previously have been raised under the IDRPs and still remain unresolved.

Your case may be referred to the Pensions Ombudsman who can be contacted at the address provided above.

October 2022