

## **Brambles Enterprises (1996) Pension Scheme**

### **Internal Dispute Resolution Procedure**

#### **Introduction**

The Pensions Act 1995 requires all pension schemes to establish a formal procedure for handling all member disputes. Whilst questions and disagreements regarding the pension scheme can usually be settled informally, a formal procedure is in place should you not reach the outcome you desired. The Trustee sincerely hopes that you will never have cause to complain.

If a member or beneficiary has any queries relating to their benefit under the Scheme they should first contact the Scheme's Administrator, XPS Pensions, PO Box 562, Middlesbrough TS1 9JA / [brambles@xpsgroup.com](mailto:brambles@xpsgroup.com). If the complaint relates to a matter between the Employer and the Complainant, which does not involve the administration of the Scheme or matters falling within the control of the Trustee, the Administrator will instruct the Complainant to refer it to the Employer for resolution.

The Trustee has agreed that the following Dispute Resolution Procedure will be adopted if the dispute has not been resolved by contacting the Scheme's Administrators:

#### **Persons to whom this procedure applies**

You can make a complaint at any time if you are:

- currently a member of the Scheme;
- currently receiving a pension from the Scheme;
- a widow, widower or dependant of a member who has died;
- or expecting to receive a pension or benefit from the Scheme

If you wish to make a complaint after the date that you have ceased to be entitled to benefits under the Scheme (because, for example, you have taken a transfer payment), you should do so within 6 months of that date. You can pursue your complaint yourself or appoint a representative to follow this procedure on your behalf.

If you are responsible for a child or other person who cannot represent themselves you can make a complaint on their behalf.

It is important to note that the Pensions Ombudsman may be available to assist with your query if you remain unhappy at the end of the process (see below).

## How the procedure works

The procedure has a single stage. First of all, you (or your representative) should try to resolve your problem by writing to: -

The Trustee of the Brambles Enterprises (1996) Pension Scheme  
ZEDRA Governance Limited  
Merlin House  
Brunel Road  
Theale  
Reading  
Berkshire  
RG7 4AB

Alternatively, you can send an email to the Scheme's Administrator at the email address shown on the first page and they will pass this on to ZEDRA.

Your submission must include:

- Your full name, address, date of birth and National Insurance number.
- If you are not a member, your relationship with the Scheme member and their details as above.
- The full name, address and profession (if any) of any representative acting on behalf of the member.
- The facts of the case.
- A signature by or on behalf of the complainant.

You will receive a full reply within four months, to include:

- An explanation of the decision;
- A reference to any relevant Scheme Rules, Deed or legislation;

## If you remain unhappy

If you are not satisfied with your response the IDR process then you may refer your complaint to the Pensions Ombudsman free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational pension schemes. The Pensions Ombudsman can be contacted at:

The Pensions Ombudsman  
10 South Colonnade Canary  
Wharf  
London  
E14 4PU

Tel: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

The Pensions Ombudsman is an independent, Government-sponsored organisation set up by law to investigate complaints about pension administration. It has been established to provide free and confidential advice to members who have a dispute with the trustees or advisers to a pension scheme.

### **Guidance - The Pensions Ombudsman**

If you need help raising your concerns, or want to discuss a potential complaint, you can contact the Pension Ombudsman at any stage during the process. The Ombudsman operates a team of volunteer advisers who can offer impartial support to individuals prior to, or during, the complaints process, depending on the circumstances of the complaint.

### **General Guidance on Pensions**

If you have general requests for information or guidance concerning your pension arrangements contact:

Money and Pensions Service  
Borough Hall  
Cauldwell Street  
Bedford  
MK42 9AP

Tel 01159 659570

Website: [www.moneyandpensionsservice.org.uk/](http://www.moneyandpensionsservice.org.uk/)

**For and on behalf of The Trustee of the Brambles Enterprises (1996) Pension Scheme  
April 2025**