

Yorkshire Fittings Pension Scheme ("Scheme") Internal Dispute Resolution Procedure ("IDRP")

What if I have any complaints about the Scheme?

Of course, it is hoped that you won't have any problems with the running of the Scheme. However, if you do, you are able to make a formal complaint following the procedure set out below.

What kind of complaints are covered by this procedure?

This procedure only applies to complaints about the Scheme which relate to the Trustees and those who we engage to help us manage the Scheme. It does not apply to complaints in relation to the employer. Also, the Trustees will not consider (or will cease to consider) complaints under this IDRP where proceedings in respect of them have been referred to a court or where the Pensions Ombudsman is investigating the matter.

Am I eligible to make a complaint under the IDRP?

You may use this procedure if you:

- a) are a member of the Scheme;
- b) are a widow, widower, surviving civil partner or surviving dependant of a deceased member of the Scheme;
- c) are any other surviving beneficiary of a deceased member of the Scheme;
- d) ceased to be in one of above categories less than six months ago (or such longer period as the Trustees may consider appropriate); or
- e) claim to belong to any of the above categories and the dispute relates to whether or not you do.

A complaint may be made (or continued) on your behalf by a representative who is:

- a) if you die, your personal representative;
- b) if you are a minor or otherwise incapable of acting for yourself, a member of your family, or another person suitable to represent you; or
- c) in any other case, nominated by you in writing.

The Trustees reserve the right to request confirmation that the representative is appropriately appointed.

How do I make a make a complaint under the IDRP?

You must submit your complaint in writing to the Trustees at the address shown below. Your complaint must contain the following information:

- a) your name, address, date of birth, national insurance number, payroll number (if known) and relationship to the Scheme e.g. member, spouse of member etc;
- b) if a representative is appointed, the representative's name, address and proof of appointment; and
- c) the reasons for the complaint, clearly explained with enough detail to show why you are unhappy.

The complaint must normally be made within six months of the date of the event or decision which is the subject of the complaint, although the Trustees may consider older complaints where appropriate.

The Trustees will acknowledge receipt of the complaint as soon as possible. They will investigate your complaint. In doing so they will conduct such investigations as they see fit to ensure they have all the appropriate information to make an informed decision and may request such further additional information/documentation as they consider necessary. The Trustees will aim to notify you of their decision in writing within 2 months of the date of receipt of your claim form. If it is likely to take longer than 2 months for the complaint to be investigated thoroughly, you will be notified accordingly, together with the date by which you should expect a full response.

Contact Addresses

Any complaints under this IDRP should be notified to:

The Trustees of the Yorkshire Fittings Pension Scheme
c/o PAN Trustees UK LLP
Oathall House
Oathall Road
Haywards Heath
West Sussex
RH16 3EN

Additional information

You have the right to refer your complaint to The Pensions Ombudsman free of charge.

The Pensions Ombudsman's Early Resolution Service and helpline is available at any time to assist members and beneficiaries of a pension scheme in connection with any pensions query. Using this service does not affect your right to pursue the matter through the Office of The Pensions Ombudsman. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. They will normally expect you to have used the IDRP. They will send a written statement of their decision on your complaint or dispute to both you and the Trustees and, if appropriate, direct the Trustees to take steps to rectify the situation. Their determinations and directions are final and binding on all parties to the dispute and are subject to appeal only on a point of law.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you

first knew about it (or ought to have known about it). There is a discretion for those time limits to be extended.

Early Resolution Team

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

Telephone: 0800 917 4487 Overseas: +44 (0) 207 630 2200

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

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10 South Colonnade
Canary Wharf
London
E14 4PU

Telephone: 0800 917 4487 Overseas: +44 (0) 207 630 2200

Email: CentralSupportMailbox@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online:

www.pensions-ombudsman.org.uk/making-complaint/

If you have general requests for information or guidance concerning your pension arrangements please contact MoneyHelper. MoneyHelper provides free, impartial help (previously provided by the Money Advice Service, The Pensions Advisory Service, as well as Pension Wise):

MoneyHelper Pensions Guidance, Money and Pensions Service:

120 Holborn
London
EC1N 2TD

Email: pensions.enquiries@moneyhelper.org.uk

Telephone number: 0800 011 3797 Overseas: +44 20 7932 5780

Website: www.moneyhelper.org.uk/