

INTERNAL DISPUTE RESOLUTION PROCEDURE

As protection for members and as required by law this document sets out the formal process to resolve any complaint raised relating to the Magnox Group of the Electricity Supply Pension Scheme (the Scheme) which has not been able to be resolved informally. Before you raise a formal complaint please do contact us (using the details below) to allow all parties to work together to resolve the matter informally.

When should this procedure be used?

Complaints or disputes about the Scheme are rare and should initially be raised with RAILPEN, the Scheme administrators.

RAILPEN can be contacted at:

- RAILPEN, 2 Rye Hill Office Park, Birmingham Road, Coventry, CV5 9AB
- Email: enquiries@railpen.com
- Tel: 02476 472 582

You can also use the Early Resolution Service operated by the Pensions Ombudsman to help you with your complaint / dispute. Please refer to this factsheet for more information:

https://www.pensions-ombudsman.org.uk/sites/default/files/publication/files/ERS%20factsheet_0.pdf

If this fails to resolve the issue then this Internal Dispute Resolution Procedure (IDRP) should be followed.

Who can use this procedure and When can it be used?

You can use this procedure if you are:

- an active, deferred, pensioner or pension credit member of the Scheme
- a spouse, civil partner, or dependant of a deceased member
- a prospective member
- any other person entitled to benefits on the death of a member; or
- disputing whether you fall within one of the above categories

Complaints may be made by people who have ceased to have an interest in the Scheme (i.e. have transferred out), however they will normally only be considered within six months of the date when they ceased to be within one of the categories set out above.

A complaint can be made by you personally, or by a representative you have nominated.

In addition, complaints can be made on behalf of persons who have died, by their personal representatives, or by a family member, or other suitable person if the person complaining is a child, or not capable of representing him or herself for some other reason.

You cannot use the IDRP procedure if:

- your complaint or dispute is with the Employer (as opposed to the Trustee).
- your complaint or dispute is already under investigation by the Pensions Ombudsman, or
- the complaint or dispute is already subject to Court or Industrial Tribunal proceedings.

How do you register a complaint under the IDR?

You will need to put your complaint or dispute in writing (by either letter or email) to the Trustee, providing your full name and the details of your complaint.

The Trustee can be contacted at:

- Pensions Department, Oldbury Technical Centre, Oldbury Naite, South Gloucestershire, BS35 1RQ
- Email: group.pensions@nrservices.uk
- Tel: 02476 472 582

What Happens Then?

Your complaint will be acknowledged within one week of receipt of your complaint as outlined above.

You will receive a written reply within four months of receipt of the complaint. (In practice the Trustee will review your complaint at its next scheduled meeting. You will be notified of the Trustee's decision within fifteen days of that meeting so you may get a response sooner).

The IDR is a one stage procedure, there is no subsequent appeal process within the Trustee's arrangement. However, further detail is set out below if you are not satisfied.

What if I am not satisfied with the Trustee's response?

If your complaint has not been resolved to your satisfaction, then you have the right to refer the matter to the Pensions Ombudsman free of charge. They are an independent organisation and will act as an impartial adjudicator in disputes that are considered within their remit.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes and would normally have expected you to have used the IDR first.

The Pensions Ombudsman will only consider a complaint made within three years of the date on which 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 discretion for those time limits to be extended.

The Pensions Ombudsman can be contacted at:

- Pensions Ombudsman Service, 10 South Colonnade , Canary Wharf, E14 4PU
- Email: enquiries@pensions-ombudsman.org.uk
- Tel: 0800 917 4487
- Website: www.pensions-ombudsman.org.uk
- You can also submit a complaint form online here: <https://www.pensions-ombudsman.org.uk/submit-complaint>

Other Sources of Help?

Money Helper is a government backed organisation providing free information and pension guidance which you may find helpful at any stage.

They can be contacted at:

- Email: pensions.enquiries@moneyhelper.org.uk
- Tel: 0800 011 3797
- Website: <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems>