

THE CHEVIOT TRUST



INTERNAL DISPUTE
RESOLUTION PROCEDURE

Introduction

Cheviot Trustees Limited (the “**Trustee**”) hopes that before a formal complaint against the Trustee is considered, you will contact Cheviot about any concerns - it may be that a concern can be resolved informally.

If, however, it is not possible to resolve your concerns, the Trustee will follow the formal procedure set out below when resolving disputes. The aim of the procedure is to settle any dispute fairly. The Trustee hopes to prevent disputes developing into more serious grievances.

Who is covered by the procedure?

The procedure is open to you if you fall into one of the eligible categories listed in Section 2 of the attached Application form. This procedure is not available for disputes between you and your employer.

Representation

You may ask a representative to act on your behalf if you wish. Applications will also be accepted from someone suitable to act on behalf of a minor, or any person incapable of acting for themselves, and the personal representative of someone who has died.

How does the procedure work?

If your complaint cannot be resolved informally by the Cheviot, a formal complaint can be made. The complaint must be in writing and sent to the Chief Executive’s Office, The Cheviot Trust, Kingswood House, 58-64 Baxter Avenue, Southend-on-Sea, Essex SS2 6BG. Please use the attached form and ensure it is fully completed to avoid any delays.

When will the Trustee make a decision?

The statutory timescale for responding to a complaint is four months. However, to avoid unnecessary distress and inconvenience, the Trustee will try to make a decision sooner. You (and your representative if appropriate) will be notified within 15 working days of the decision being made. If a case is particularly complicated and a decision is not possible within four months then you (and your representative if appropriate) will be sent an interim reply giving the reasons for the delay and a date by which a decision is expected to be sent.

The decision will include:

1. a statement of the decision reached;
2. a reference to any legislation which has been relied on;
3. a reference to any relevant part of the scheme documentation which has been relied on and, if a discretion has been exercised, a reference to the part of the scheme rules which gives that discretion; and
4. a statement that The Pensions Ombudsman is available to assist any member or beneficiary, to investigate any complaint or dispute of fact or law in relation to the scheme and the address at which the Pensions Ombudsman may be contacted.

The Trustee’s decision will be final. You have the right to appeal to the Pensions Ombudsman.

What happens if you don't agree with the Trustee's findings?

You have the right to 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 and personal pension schemes.

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 discretion for those time limits to be extended.

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

You can also submit a complaint form online:

www.pensions-ombudsman.org.uk/our-service/make-a-complaint/

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

The Pensions Advisory Service
11 Belgrave Road
London, SW1V 1RB
Tel: 0800 011 3797
Website: www.pensionsadvisoryservice.org.uk/

The Cheviot Trust
Dispute Resolution Procedure

Application form

1. Member/prospective member's personal details

Full Name:

Address:

Postcode:

Email Address:

Telephone number:

Date of birth:

National insurance number:

2. Eligibility

Please tick **one** box:

I am a contributing member

Please go to Section 4

I have a deferred pension

Please go to Section 4

I receive a pension/other benefits from the scheme

Please go to Section 4

I am a prospective member of the scheme

Please go to Section 4

I was one of the above within the last six months

Please go to Section 4

I am the widow/widower¹ of a scheme member/pensioner

Please go to Section 3

I am a surviving civil partner or same sex spouse of a scheme member/pensioner

Please go to Section 3

I am a surviving dependant of a scheme member/pensioner

Please go to Section 3

I am entitled as a beneficiary to scheme benefits on the death of a member on whom I am not financially dependant

Please go to Section 3

3. If you are not a member or a prospective member, please complete this section:

Full name:

Address:

Postcode:

Date of birth:

¹ Delete as appropriate
IDR Procedure – Updated October 2018

4. **Representative**

If you have asked someone to represent you (or if you are the applicant's/complainant's personal representative) please complete this section:

Full name of the representative:

Address:

Postcode

Do you want correspondence to be sent directly to the representative? You will be sent a copy of the Trustee's decision in any event. YES NO

5. **Facts of the case**

Please provide the facts of the case (including any relevant documents or correspondence) in sufficient detail to show why you have a dispute. Please use another sheet of paper if necessary.

I acknowledge that the information on this form is held and processed by The Cheviot Trust, my employer and organisation providing services for the purpose of administering the scheme and conducting the dispute resolution procedure, in accordance with the Data Protection Act 2018 and the General Data Protection Regulation.

Further details about how we use your personal data can be found in our Privacy policy which is available at www.cheviottrust.com/privacypolicy.

Signature

Date

Once completed please return the form to the Chief Executive's Office, The Cheviot Trust, Kingswood House, 58-64 Baxter Avenue, Southend on Sea, Essex. SS2 6BG