

UNIVERSITY OF YORK PENSION FUND

Internal dispute resolution procedure (IDRP) procedure

Any person with an interest in the University of York Pension Fund (“the Fund”), who is not satisfied regarding a matter relating to the Fund (for example any decision which affects them), has the right to use the IDRP to raise a complaint. This note summarises the procedure which you should follow if you wish to make a complaint about the Fund using the IDRP.

The complaint procedure

The complaint procedure is a two stage process.

Stage 1 - How to make a complaint

In the first instance you must address your complaint to the Company Secretary, by completing the attached form and sending it to: Company Secretary, University of York Pension Fund, Heslington Hall, Heslington, York, YO10 5DD.

The first stage of the complaint must be made within six months of the event about which you wish to complain, or within six months of when you should reasonably have known about the event.

In normal circumstances, the Company Secretary will make their decision regarding the first stage IDRP as soon as reasonably possible, but in any event no later than four months of when the complaint was received. The Company Secretary will notify you of the outcome of your complaint within 21 days of the decision having been made. The Company Secretary will keep you fully informed regarding the progress of your dispute, and if your complaint cannot be addressed within this timescale, you will be told why there is a delay in response and when you can expect to hear further.

Where the Company Secretary considers further information is required from you in order to make a decision on your complaint, this will be requested from you as and when required.

Stage 2 - How to make a complaint

If you are dissatisfied with the response to your first stage complaint you are able, under the second stage of the procedure, to refer the complaint to the Trustee within six months of the date of the response from the Company Secretary. Details of how to make a second stage complaint will be sent to you when your first stage complaint is concluded.

Where possible, the Trustee will make their decision regarding the second stage IDRP as soon as reasonably possible, but in any event no later than four months of when the second stage complaint was received. The Trustee will notify you of the outcome of your second stage complaint within 21 days of the decision having been made. The Trustee will keep you fully informed regarding the progress of your complaint and if your

complaint cannot be addressed within this timescale, you will be told why there is a delay in response and when you can expect to hear further.

There is no cost for using this procedure, but you will have to meet any costs that you incur (and those of any representative that you choose to appoint) for things such as time, advice, stationery and postage.

You may also wish to check before using this procedure that it is not possible for your issue to be resolved informally.

Money Helper

At any stage of this process, if you require general information or guidance concerning your pension you can contact the Government's free, impartial service Money Helper:

Telephone: 0800 011 3797

Website: www.moneyhelper.org.uk (webchat service available)

The Pensions Ombudsman

The Pensions Ombudsman deals with complaints and disputes which concern the administration and / or management of occupational and personal pension schemes.

You have the right to refer your complaint to The Pensions Ombudsman free of charge. You need to have been through both stages of the IDRP before making a referral to the Ombudsman.

If you wish to refer a complaint to the Pensions Ombudsman, you need to contact the Pensions Ombudsman 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:

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk (webchat service available)

Online: <https://www.pensions-ombudsman.org.uk/submit-complaint>

Who can use this procedure

Before completing the attached form, you should ensure that you are eligible to make a complaint under this procedure. To be eligible you must be in one of the following categories.

a) Existing Fund member:

- in active service;
- with deferred benefits; or
- in receipt of a pension.

b) Widow(er), surviving registered civil partner or dependant of a deceased member.

c) Prospective Fund member, either:

- eligible at your own option to become a member of the Fund provided you remain in employment; or
- eligible to become a member of the Fund subject to the agreement of the employer.

d) Anyone ceasing to fall into the above categories within six months of making the complaint.

e) Anyone claiming to fall into any of the above categories.

If you wish, you may nominate a representative to make the complaint on your behalf.

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Please refer to the notes at the start of this form before completing it.

1a. Details of Fund member the complaint relates to

Title: _____

Forename: _____

Other (middle) names: _____

Surname: _____

National Insurance number: _____ Date of birth: _____

1b. Fund member's contact details

Home address: _____

Telephone number: _____

Contact email address: _____

2a. Details of person making the complaint

If different from the person named in 1a.

Title: _____

Forename: _____

Other (middle) names: _____

Surname: _____

Continued overleaf...

2b. Complainant's contact details

If different from those listed in 1b.

Home address:

Telephone number:

Contact email address:

3a. Details of representative acting on behalf of complainant

Only complete section 3 where a representative is being appointed.

Title:

Forename:

Other (middle) names:

Surname:

Relationship to member:

3b. Representative's contact details

Address:

Telephone number:

Contact email address:

Continued overleaf...

4. Details of who you are making the complaint about

Who are you making the complaint about? Please tick all relevant boxes:

The Trustee of the University of York Pension Fund

The scheme administrators – First Actuarial

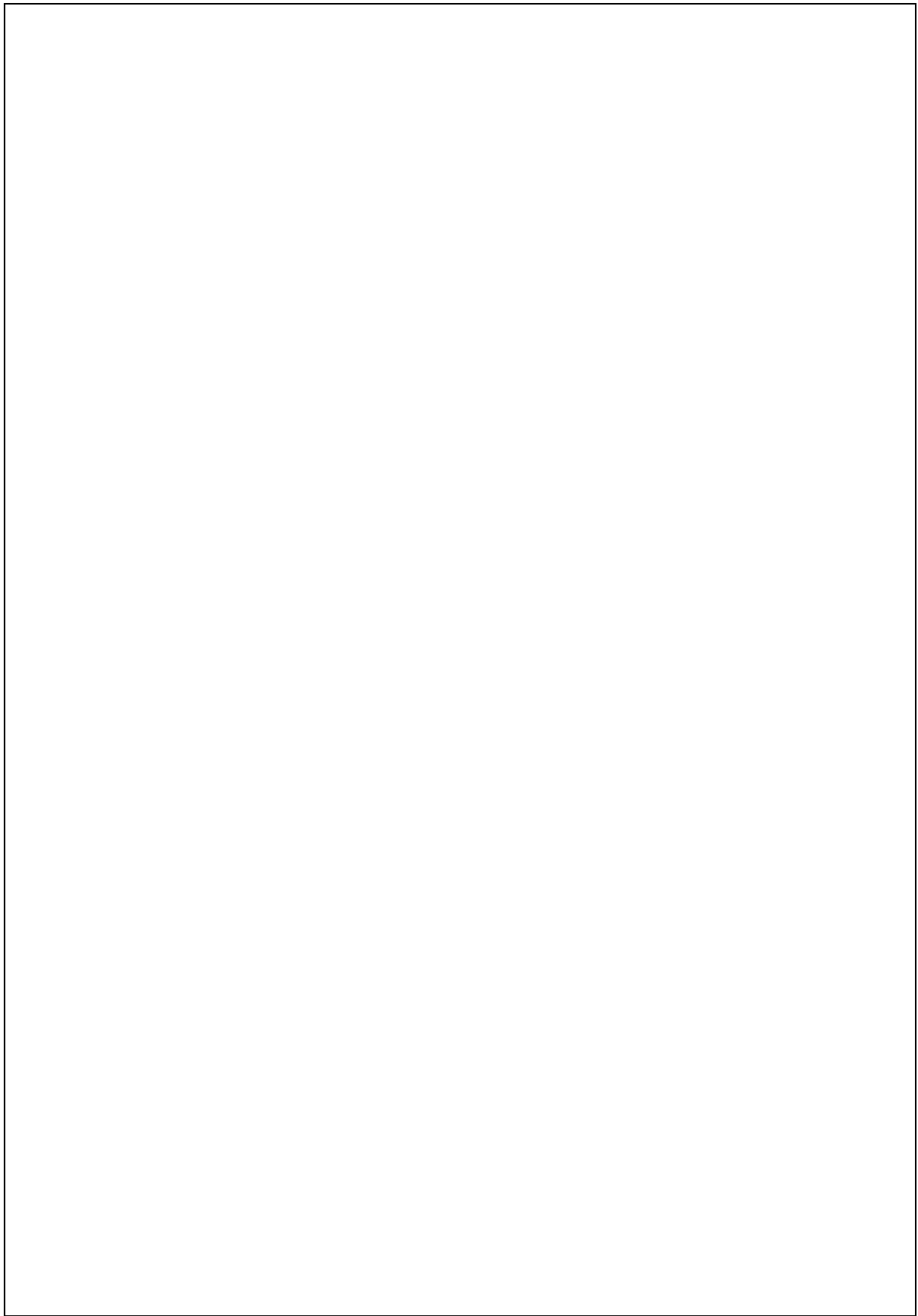
Your employer – please provide your employer's name below*

*Your employer's name

5. Details of the complaint

Please provide full details of your complaint below. Please also include details of how you think your complaint could be resolved. Continue on a separate sheet as necessary.

Continued overleaf...



Continued overleaf...

Declaration

By completing this form, I am giving my authority to liaise with any third party I have nominated to deal with this complaint on my behalf and to disclose and obtain from them, and any other relevant party, any and all information as may be necessary to properly consider my complaint.

I can confirm that all information provided on this form is true and complete to the best of my knowledge.

Signed: _____

Date: _____

What to do next

Please return the original of your completed form to Company Secretary, University of York Pension Fund, Heslington Hall, Heslington, York, YO10 5DD.