

National Gas Transmission Pension Scheme

Internal dispute resolution procedure (IDRP)

- a guide for members

We work hard to ensure that you don't have any reason to complain about the Scheme and hope that any issues can usually be resolved satisfactorily in the first instance by contacting the Scheme administrator. However, if you do need to make a complaint, this is the procedure to follow.

Please contact either Barnett Waddingham or the Scheme Secretary with details of your complaint either in writing, by email or by telephone. A representative from Barnett Waddingham or the Scheme Secretary will provide a response to your complaint in writing, before you enter the formal IDRP process, along with an IDRP application form.

Who can use this procedure?

This procedure covers disagreements between the Trustee of the National Gas Transmission Pension Scheme (the Scheme) and people in the following categories:

- active, deferred or pensioner members or pension credit members
- spouses or dependants of deceased members
- non-dependent beneficiaries of deceased members

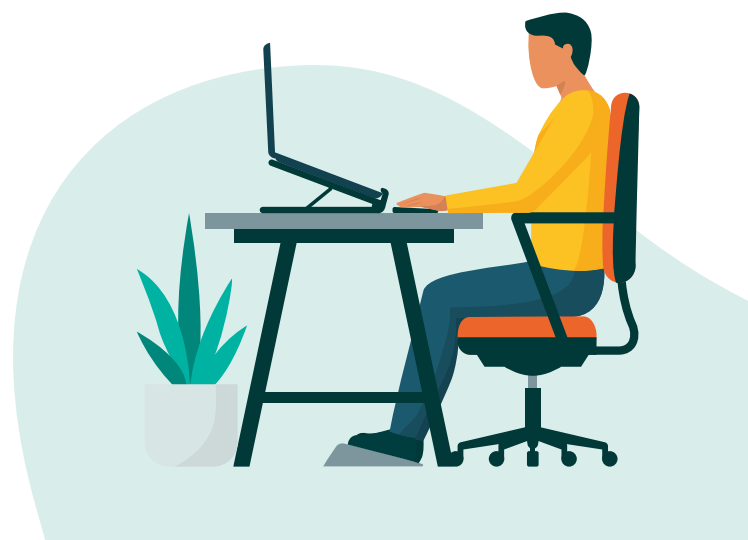
- anyone who was in one of the categories in this list in the six months before the complaint is made
- anyone claiming to be in one of the categories in this list and the dispute is about that fact.

Who can't use this procedure?

If you've begun court proceedings or the Pensions Ombudsman is already investigating your complaint, this procedure won't apply to you.

If you aren't in one of the categories listed above, you should direct your complaint to MoneyHelper or the Early Resolution Service (see page 3 for details).

You can't use this procedure for complaints against the Company.



Your right to be represented

If you want to make a complaint but don't want to correspond with the Trustee yourself, you may ask a personal representative to act on your behalf. This personal representative should not be a Trustee director of the Scheme.

Categories of complaints

Any complaint raised through the IDRPs is categorised as follows:

- **Category 1a:** issues relating to discretionary cases, such as payment of lump sum death benefits, or disputes regarding the Trustee's policies or procedures.
- **Category 1b:** issues relating to ill health benefits.
- **Category 2:** general issues relating to administration or other operational matters.

The procedure: stage 1

To raise a formal complaint through the IDRPs process, you should complete the IDRPs application form provided by Barnett Waddingham or the Scheme Secretary (if not already included with this guidance note). Your complaint must be in writing or by email.

Complaints are usually considered on behalf of the Trustee by either the Scheme Secretary (categories 1a and 1b) or the Scheme administrator (category 2), unless this would lead to a conflict of interest. In such cases, the complaint would be referred to the Trustee.

The Scheme Secretary or Barnett Waddingham will write to you to confirm the outcome of your Stage 1 complaint.

The procedure: stage 2

If you're not satisfied with the decision at Stage 1, your complaint may be referred to the Trustee for reconsideration.

When completing a Stage 2 form, you should enclose a copy of the Stage 1 decision and explain why you're dissatisfied.

When you receive a decision, it will include details of any relevant legislation or provisions in the Scheme rules that have been relied on in reaching that decision. It will explain whether the Trustee is upholding or overruling the first decision. If you disagree with the decision at Stage 2, you can refer the matter to the Pensions Ombudsman, who can provide a legally binding determination.

Time limits

At Stage 1 of the procedure, a decision will normally be reached within four months of the receipt of a properly completed form. There may be a further period of up to 15 working days to notify you of the decision once it has been made.

An interim response will be provided if a full response is not possible within four months, explaining the reason for the delay and indicating when a response is likely to be provided. In many cases, it may be possible to reach a decision earlier than the reasonable periods indicated. You'll be informed of the decision as soon as practicable.

If, after you've received the Stage 1 decision, you wish to make an application for the decision to be reconsidered at Stage 2, you have six months in which to notify the Trustee of your request in writing. The Trustee will then have a further four months to reconsider the initial decision and 15 working days to notify you of its decision.

Assistance of the Early Resolution Service and/or MoneyHelper

You have the right to refer your complaint to the Early Resolution Service (provided by the Pensions Ombudsman) free of charge at any time. It provides an informal and streamlined approach to dispute resolution but will not provide a legally binding determination. You can find more information about the Early Resolution Service [here](#).

The Pensions Ombudsman

If we can't resolve your complaint with you, you can refer it to The Pensions Ombudsman. The Pensions Ombudsman can look at complaints about the way occupational pension schemes are run. This includes things like:

- taking too long to do something without good reason
- not doing something they should have
- not following their own rules or the law
- giving incorrect or misleading information
- not making a decision in the right way.

There's no limit on the amount of money The Pensions Ombudsman can make a party award to you. Its determinations are legally binding on all parties and are enforceable in court.

Contacting the Pensions Ombudsman about a complaint needs to be within three years of when the event you're complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There's discretion for those time limits to be extended.

MoneyHelper

For information or guidance about your pension arrangements.

Phone:
0800 011 3797

Website:
www.moneyhelper.org.uk/en/pensions-and-retirement

The Pensions Ombudsman

Phone:
0800 917 4487

Email:
enquiries@pensions-ombudsman.org.uk

Write to:
The Pensions Ombudsman, 10 South Colonnade, Canary Wharf, E14 4PU

Website:
www.pensions-ombudsman.org.uk

Submit a complaint form online:
www.pensions-ombudsman.org.uk/making-complaint

Contact us

Full details of this procedure are available from Barnett Waddingham, the Scheme administrator:

Call us:
0808 175 3612
(+44) 1483 661 341 (from overseas)

Email us:
ngtpensions@barnett-waddingham.co.uk

Write to us:
National Gas Transmission Pension Scheme
Barnett Waddingham
Building 2, Guildford Business Park
Guildford
Surrey GU2 8XG

Scheme website:
www.ngtpensions.nationalgas.com