

Amey OS Pension Scheme (the “Scheme”)

Internal Disputes Resolution Procedure

Introduction

The Pensions Act 1995 requires all pension schemes to establish a formal procedure for handling all member disputes. Whilst questions and disagreements regarding the pension scheme can usually be settled informally, a formal procedure is in place should you not reach the outcome you desired. The Trustee of the Scheme sincerely hopes that you will never have cause to complain. This Announcement takes effect immediately and sets out the formal disputes resolution procedure.

Persons to whom this procedure applies

You can make a complaint at any time if you are:

- currently a member of the Scheme or will be able to join the Scheme in the future;
- currently receiving a pension from the Scheme
- a widow, widower or dependant of a member who has died;
- or expecting to receive a pension from the Scheme in the future.

If you wish to make a complaint after the date that you have ceased to be entitled to benefits under the Scheme (because, for example, you have taken a transfer payment), you should do so within 6 months of that date. You can pursue your complaint yourself or appoint a representative to follow this procedure on your behalf.

If you are responsible for a child or other person who cannot represent themselves you can make a complaint on their behalf.

It is important to note that the Pensions Ombudsman is available to assist with any unresolved difficulties at any stage of the process (see below).

How the procedure works

The procedure has two stages. First of all, you (or your representative) should try to resolve your problem by writing to: -

The Secretary to the Trustee
PTL
Merlin House
Brunel Road
Theale
Reading
Berkshire
RG7 4AB

Your submission must include:

- Your full name, address, date of birth and National Insurance number.
- If you are not a member, the relationship with the Scheme member and their details as above.
- The full name, address and profession (if any) of any representative acting on behalf of the member.
- The facts of the case.
- A signature by or on behalf of the complainant.

You will receive a full reply within two months, to include:

- An explanation of the decision;
- A reference to any relative Scheme Rules, Deed or legislation;
- If a full reply is not possible within two months, you will receive an interim reply stating the reasons for any delay and providing you with a date by when a full reply will be provided; and
- A statement that the member has the option to contact the early resolution team at the Pensions Ombudsman for advice and guidance.

If you remain unhappy

Failing a satisfactory ending to your dispute, you can proceed to the second stage and appeal your case directly to the Trustee (within six months of the decision made at the first stage) and you should write to:

The Trustee of the Amey OS Pension Scheme
PTL
Merlin House
Brunel Road
Theale
Reading
Berkshire
RG7 4AB

Your submission must state why you are dissatisfied with the response to the first stage. A full reply will be issued to you within two months and this will include:

- An explanation of the decision reached;
- A reference to any relevant Scheme Rules, Deed or legislation;
- Whether the Trustee has exercised their discretion and, if so, evidence of those discretionary powers;
- If a full reply is not possible within two months, you will receive an interim reply stating the reasons for any delay and providing you with a date by when a full reply will be provided;
- A statement that the member / complainant has the option to contact the early resolution team at the Pensions Ombudsman for advice and guidance; and
- A statement that the member / complainant has the right to appeal to the Pensions Ombudsman – including address details.

Further escalation

If you are not satisfied with your response from Stage 2 of the IDR process then you may refer your complaint to the Pensions Ombudsman Adjudication Service free of charge.

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

Guidance - The Pensions Ombudsman – Early Resolution Service

If you need help raising your concerns, or want to discuss a potential complaint, you can contact the Early Resolution Team at any stage during the process. The Pensions Ombudsman is an independent, Government-sponsored organisation set up by law to investigate complaints about pension administration. It has been established to provide free and confidential advice to members who have a dispute with the Trustees or advisers to a pension scheme.

The address to contact is:

The Office of the Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Tel: 0800 917 4487 and select the option to discuss a potential complaint

Email: helpline@pensions-ombudsman.org.uk

www.pensions-ombudsman.org.uk

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

Money and Pensions Service
120 Holborn
London, EC1N 2TD

Tel: 0800 011 3797
Website: www.moneyandpensionservice.org.uk/

For and behalf of The Trustee of the Amey OS Pension Scheme

Data Protection

New data protection regulations in force from 25 May 2018 override previous data protection rules and affect how we treat your personal data. You can find a statement of our practices and of your rights regarding your personal information in our updated privacy notice at <https://www.my-amey-os-pension.com/privacy>.

November 2020