

# **INTERNAL DISPUTE RESOLUTION PROCEDURE**

## **Procedure for Resolving Disputes with the Trustee of Pace**

### **1. Introduction**

Pace Trustees Limited (“the Trustee”) is the Trustee of Pace and has set up the following procedure to resolve disagreements about matters relating to Pace. **This policy applies to both the Co-op Section and the Co-operative Bank Section of Pace.**

### **2. Initial Disagreement**

Any disagreement with a decision or action of the Co-op Pensions Department or the Trustee should initially be raised with the Member Services Manager at the address below. The Member Services Manager will investigate and respond in writing within one calendar month of the date that all relevant details of the complaint have been received.

### **3. Stage 1 of the Internal Dispute Resolution Procedure**

- 3.1. If the Complainant remains dissatisfied with the response received from the Member Services Manager, the Complainant should write to the People Director (Pensions, Reward, Wellbeing & Employee Relations) (“the People Director”) at the address below, requesting that the dispute be progressed through the Trustee’s formal two-stage Internal Dispute Resolution Procedure.
- 3.2. For this purpose, a Stage 1 Dispute Form will be sent to the Complainant within fourteen days of receipt of the request. The Complainant should fill in and return this form.
- 3.3. Receipt of the completed Stage 1 Dispute Form will be acknowledged within seven working days of the date the form is received by the Co-op Pensions Department.
- 3.4. The dispute will be considered by the People Director and a decision will be made within four months of receipt of the completed Stage 1 Dispute Form. The People Director will notify the Complainant of the decision made within fifteen working days of the date of the decision. If it is not possible to meet these timescales, an interim reply will be sent stating the reason for the delay and the expected date of the decision.

### **4. Stage 2 of the Internal Dispute Resolution Procedure**

- 4.1. If the Complainant disputes the Stage 1 decision, the Complainant should write to the Pace Scheme Secretary at the address below within six months of receiving the Stage 1 decision, requesting that the dispute be progressed to the second stage of the Internal Dispute Resolution Procedure.
- 4.2. For this purpose, a Stage 2 Dispute Form will be sent to the Complainant within fourteen days of receipt of the request. The Complainant should fill in and return this form to the Pace Scheme Secretary, setting out the reasons for being dissatisfied with the Stage 1 decision.

- 4.3. Receipt of the completed Stage 2 Dispute Form will be acknowledged within seven working days of the date the form is received by the Pace Scheme Secretary.
- 4.4. The dispute, including the completed Stage 2 Dispute Form, will be considered by the Trustee and a decision will be made within four months of receipt of the completed Stage 2 Dispute Form. The Pace Scheme Secretary will notify the Complainant of the decision made by the Trustee within fifteen working days of the date of the decision. If it is not possible to meet these timescales, an interim reply will be sent stating the reason for the delay and the expected date of decision.

## **5. The Pensions Ombudsman**

- 5.1. You have the right at any time before, during or after completion of the Internal Dispute Resolution Procedure to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman (“Ombudsman”) is an independent and impartial statutory body which deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.
- 5.2. 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.
- 5.3. The Pensions Ombudsman can be contacted at:

Address: 10 South Colonnade, Canary Wharf, E14 4PU  
Telephone: 0800 917 4487  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

You can also submit a complaint form online: [www.pensions-ombudsman.org.uk/our-service/make-a-complaint/](http://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/)

## **6. The Pensions Advisory Service**

If you have general requests for information or guidance concerning your pension arrangements contact The Pensions Advisory Service:

Address: Money and Pensions Service, 120 Holborn, London EC1N 2TD  
Telephone: 0800 011 3797  
Website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

## **7. Application of the Internal Dispute Resolution Procedure**

- 7.1. The Internal Dispute Resolution Procedure applies to:
  - Active, deferred and pensioner members of Pace;
  - The widow, widower, civil partner or other surviving dependants or potential beneficiaries of a deceased member;
  - Prospective Pace members;

- A person who, on a member's death, is entitled to scheme benefits but who is not financially dependent on the member;
- Any person who ceases to be in one of the above categories, if that person's application under the Internal Dispute Resolution Procedure is made within six months after ceasing to be in one of the above categories; and
- Any person claiming to be in one of the above categories.

7.2. An application under the Internal Dispute Resolution Procedure must be made in writing by either the Complainant or the Complainant's representative. Where the Complainant has died, is a minor or is incapable of acting for himself/herself, the application must be made in writing by a representative.

## **8. Contact Details**

The Member Services Manager, People Director, Pace Scheme Secretary and the Trustee can all be contacted at:

Co-op Pensions Department  
Department 10406  
1 Angel Square  
Manchester  
M60 0AG

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