

THE TOLENT PENSION SCHEME

INTERNAL DISPUTE RESOLUTION PROCEDURE

If you have a concern about any aspect of the Scheme, it has always been possible for you to discuss, and hopefully resolve, your concern with the Scheme Secretary. However, should the Scheme Secretary be unable to resolve your concern, you, your beneficiaries or your representative can either:

- Write to the Trustees, giving your name, address, date of birth, National Insurance number, a clear statement of your complaint and a full explanation of the reasons why you are aggrieved. The Trustees' address is:

Trustees of the Tolent Pension Scheme
C/o Tolent Construction Ltd
Ravensworth House
5th Avenue Business Park
Team Valley
Gateshead, NE11 0HF

or,

- Contact the Pensions Ombudsman for help. The dispute resolution team will be able to discuss your concerns and help you to decide whether to submit a complaint to the Trustees:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London E14 4PU
Telephone: 0800 917 4487 (Mon – Fri, 9.00am – 5.00pm)
Email: helpline@pensions-ombudsman.org.uk

If you choose to refer your complaint to the Trustees, you will receive an initial acknowledgement and they must then reply to you, in writing, within two months of receiving your complaint. The reply will clearly state the decision reached, including reference to the relevant Scheme rules, legislation and any discretion exercised.

The letter from the Trustees will also explain your right, if you remain in disagreement, to pursue your complaint with the Pensions Ombudsman or the Pensions Regulator. The Pensions Ombudsman will allocate one of its pensions experts to consider your complaint and the response from the Trustees.

Who can make a complaint?

A complaint may be made or continued by any member of the Scheme or a beneficiary connected to a member. In other circumstances, a complaint may be made or continued by:

- where the complainant dies, the personal representatives;
- where the complainant is a minor or is otherwise unable to act personally, a family member or other suitable representative;
- in any other case, a representative nominated by the complainant.

Where the complainant has ceased to be entitled to any benefits from the Scheme, any complaint must be made within 6 months of having ceased to have such an entitlement.

If, after a complaint has been dealt with by the Trustees, the same complaint becomes the subject of proceedings in any court or tribunal or the Pensions Ombudsman has commenced an investigation in relation to that complaint, it becomes an exempted dispute and action under this procedure will cease.

Unresolved Complaints

If you or your beneficiaries have a complaint which the Trustees have failed to resolve, you can seek help from either:

- The Pensions Ombudsman – Contact details are shown on page 1. The Pensions Ombudsman's dispute resolution work is carried out by a network of volunteer pensions experts, based throughout the UK.
- The Pensions Regulator - The Pensions Regulator cannot help with queries about an individual's pension benefits but can intervene in the running of pension schemes where trustees, employers or professional advisers have failed in their duties. The address is:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton BN1 4DW
Telephone: 0345 600 7060

Data protection information

The Trustees are a Data Controller for the purposes of the General Data Protection Regulation (GDPR) and the Data Protection Act 1998. Personal data about members, beneficiaries and other individuals is processed only as far as is necessary for the legitimate purposes of managing the Scheme and paying benefits. Further details of the Trustees' data protection policies can be found in the Privacy Notice, a copy of which is available on request.

Further information

If you require further information about the dispute procedure or any other aspect of the scheme or your entitlement to benefits, please contact the Scheme Secretary, as follows:

Mrs H Cairns
Scheme Secretary
The Tolent Pension Scheme
C/o Tolent Construction Limited
Ravensworth House
5th Avenue Business Park
Team Valley
Gateshead, NE11 0HF
Telephone: 0191 487 0505
Email: hcairns@tolent.co.uk