

Salvus Master Trust

Internal Dispute Resolution Procedure

1 AIM OF THE PROCEDURE

- 1.1 The Trustees of the Salvus Master Trust (the "Scheme") have adopted this Internal Dispute Resolution Procedure ("the dispute procedure") for the purpose of settling any disagreements about matters relating to the Scheme.

2 SCOPE OF THE PROCEDURE

- 2.1 The following "complainants" can make an application under the dispute procedure:
- (a) any Scheme member which, for this purpose, is limited to a person who retains an entitlement to benefits under the Scheme but does not include anyone who has been bought an annuity in their own name;
 - (b) widow(er)s, surviving civil partners or surviving dependants of a deceased member of the Scheme;
 - (c) any other surviving beneficiary of a deceased member of the Scheme who, on the death of the member, became entitled to benefits under the Scheme;
 - (d) any person who was previously in categories (a) to (c); and
 - (e) any person claiming to be a person who is in category (a) to (d), if their complaint relates to whether or not they are such a person.
- 2.2 A complainant who falls within category (d), or falls within category (e) and claims to be a person in category (d), must make their application within six months of ceasing, or claiming to have ceased, to have an interest in the Scheme.
- 2.3 A complainant may ask a representative to act on their behalf. Applications will also be accepted from persons acting on behalf of a complainant who is a minor (or any person incapable of acting for themselves) and from the personal representatives of a complainant who has died.
- 2.4 If court or tribunal proceedings or a Pensions Ombudsman investigation commences in relation to the disagreement, the dispute procedure will cease with immediate effect.
- 2.5 If the disagreement is with one of the Scheme's associated employers, it will be outside the scope of the dispute procedure. In that case, the Trustees will refer the matter to the relevant employer and notify the complainant that they have done so.

3 APPLICATIONS UNDER THE PROCEDURE

- 3.1 When making an application under the dispute procedure, the complainant should, where possible, include the following information:
- (a) the full name, address and date of birth of the complainant;
 - (b) if the complainant is not a member, the full name, address and date of birth of the member concerned;

- (c) the member's National Insurance Number;
- (d) the relationship between the complainant and the member (e.g. his/her spouse);
- (e) the name and address of any representative acting on behalf of the complainant and whether replies should be copied, or addressed only, to that person; and
- (f) the facts of the case, explaining why the complainant is concerned and the outcome they are seeking.

3.2 To assist the complainant, a formal complaint form will be provided.

4 ONE STAGE PROCEDURE – APPLICATION TO THE TRUSTEES

4.1 The Trustees themselves will consider and respond to all applications. Full details of the application should be provided on the formal complaint form and sent to:

**The Trustees of the Salvus Master Trust, c/o Goddard Perry Consulting Limited,
Corinthian House, 17 Lansdowne Road, Croydon, CR0 2BX**

4.2 The application will be acknowledged as soon as is reasonably practicable and the Trustees will supply contact details for The Pensions Ombudsman, whose Dispute Resolution Team may be able to assist the complainant.

4.3 Within two months of receiving the application, the Trustees will reach a decision about the matters detailed in the application. If it is not possible to reach a decision within two months, the Trustees will advise the complainant of the reason for the delay and when a decision can be expected.

4.4 The Trustees will consider all the information and evidence supplied by the complainant in their application before reaching its decision. In doing so, the Trustees will make their own enquiries, review Scheme records and consult their professional advisers, where appropriate.

4.5 Within fifteen working days of reaching its decision, the Trustees will write to the complainant (or a representative, if so requested) setting out their decision. This will include:

- (a) a clear statement of the decision and confirmation of the date of the decision;
- (b) reference to any relevant parts of the Scheme's documentation or any relevant legislation that has been relied upon in reaching the decision; and
- (c) Contact details of the Pensions Ombudsman, a statement that the complainant can contact the Pensions Ombudsman if they are not satisfied with the decision and a statement that the Pensions Ombudsman can investigate any complaints regarding maladministration or disputes of fact or law in relation to any pension scheme. This will be carried out by the Trustees sending the complainant a copy of this dispute procedure, which contains details of the Pensions Ombudsman at paragraph 5.

4.6 A report of all the applications received and decisions made will be recorded at the next Trustee meeting.

4.7 The Trustees' decision is the final stage of the dispute procedure.

5 THE PENSIONS OMBUDSMAN

5.1 You have the right to refer your complaint to The Pensions Ombudsman free of charge.

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

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.

The Pensions Ombudsman can be contacted at 10 South Colonnade, Canary Wharf, E14 4PU. Tel: 0800 917 4487. Email: enquiries@pensions-ombudsman.org.uk Website: www.pensions-ombudsman.org.uk

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

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

The Money and Pension Service
11 Belgrave Road, London, SW1V 1RB
Telephone: 0300 123 1047
Website: www.moneyandpensionsservice.org.uk

April 2019