



Complaints Procedure

If you feel unhappy about the way your benefits are worked out, or the way the Master Trust is being managed, there is a special complaints procedure in place to give you a route to follow.

The complaints procedure is available to all members. You can submit your complaint yourself or appoint a representative. This process is known as the Internal Disputes Resolution Procedure. The main features are summarised in the table below.

How to Complain	
Send your complaint in writing, quoting your:	To:
<ul style="list-style-type: none"> ▪ Name ▪ Address ▪ Date of Birth ▪ National Insurance Number 	Trustee of the Salvus Master Trust HS Admin 25 Goodlass Road Liverpool L24 9HJ
<p>Please state the reasons you are dissatisfied.</p> <p>If you are not a member, you should give the member’s details as well as your own and explain your relationship to the member. We will acknowledge receipt of your complaint. You will normally receive a decision within 8 weeks and a copy of your complaint and this reply will be forwarded to the Trustee.</p>	

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Additional Information

You may seek advice from The Pensions Advisory Service (TPAS). This is a free and confidential service and you may contact TPAS for advice at any stage during the procedure. Their only requirement is that you have raised your dispute in writing with the Trustee.

You can contact TPAS at:

The Pension Advisory Service
11 Belgrave Road
London
SW1V 1RB

Helpline Number: 0845 601 2923

Email: enquiries@pensionsadvisoryservice.org.uk

You can take your case to the Pensions Ombudsman who can be contacted at the same address as TPAS:

The Pensions Ombudsman
6th Floor
11 Belgrave Road
London
SW1V 1RB

Tel No: 020 7630 2200

Email: enquiries@pensions-ombudsman.org.uk

Web: www.pensions-ombudsman.org.uk

Or if your complaint relates to a financial loss or material distress/inconvenience, please contact The Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Web: www.financial-ombudsman.org.uk

A decision by either Ombudsman would be binding subject to a decision to pursue matters through the Courts.