

## DE LA RUE PENSION SCHEME (THE "SCHEME")

### Internal Dispute Resolution Procedure (IDRP)

As a member of the De La Rue Pension Scheme ('the Scheme') there may be times when you, your dependants or a non-dependant beneficiary are unhappy with the service you receive. We hope that any grievance can be resolved on an informal basis. If this is not possible however, this document helps to explain the procedure in place to have it formally investigated.

If at any time you would like to receive free and impartial advice or if you encounter any difficulties in getting your complaint resolved, you may wish to contact The Pensions Advisory Service (TPAS). They are also able to explain your rights and responsibilities and can be contacted at:

Money and Pensions Service  
120 Holborn  
London, EC1N 2TD  
Tel: 0800 011 3797 (Monday to Friday 9am-5pm)  
Email: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)  
Website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

Alternatively, use the Early Resolution Service provided by The Pension Ombudsman. Further details are provided on page 3.

#### ***Who can apply?***

The procedure is available to the following;

- (a) active, deferred and pensioner members of the Scheme
- (b) widows, widowers, surviving dependant and non-dependant beneficiaries of deceased scheme members
- (c) prospective members of the Scheme
- (d) applications from those who cease to be in the above categories must be made within six months of such cessation

#### ***Must I apply myself?***

If you prefer, somebody else can apply on your behalf. This could be, for example, a member of your family, another employee, a friend, a trade union representative or a lawyer.

Where you are a minor or otherwise incapable of acting for yourself, an application may be made or continued on your behalf;

- (a) in case of your death by your personal representative
- (b) in any other case by any member of your family or some other person suitable to represent you

### ***Who do I apply to?***

The adjudicator is the Pensions Manager who may be contacted at the following email address :

[gill\\_howard@dalriadatrustees.co.uk](mailto:gill_howard@dalriadatrustees.co.uk)

The Trustee has chosen the adjudicator as someone who knows about our scheme and the laws governing it. It is their duty to look into your problem in confidence and without bias.

### ***How do I apply?***

If applying yourself, you must write to the adjudicator giving your full name and address, your date of birth, your national insurance number, the facts you disagree with, why you are aggrieved and your signature.

If you are a widow, widower, dependant or non-dependant beneficiary of a deceased Scheme member you will need to provide the above details except your national insurance number. You will also need to give the full name, last address, date of birth and national insurance number of the deceased together with your relationship to them.

If you consent to another person representing you please include their full name, address, profession and their relationship to you in a letter (signed by yourself and your representative) advising the adjudicator of your intention. Please also state whether you would like correspondence about the matter to be sent to your own address and/or to your representative's address.

If you do not give all these details your application may be returned.

### ***When will the adjudicator reply?***

The adjudicator will look carefully into your case, consulting with anyone else they need to ask. It may take time to unravel the facts but, a decision will normally be made within four months of the original application being received.

### ***How will the adjudicator reply?***

The reply will give you an explanation of the adjudicator's decision, any laws which they have relied on, any parts of the scheme rules which have a bearing and what you can do if you are not happy with the decision.

### ***What if I am still not satisfied?***

If the adjudicator has been unable to resolve your complaint you can apply to the Pensions Ombudsman. The Pensions Ombudsman is completely independent and acts as an impartial adjudicator. His role and powers have been decided by Parliament and there is no charge for using his services. The Ombudsman's decision is final and binding on all the parties, subject to any appeal made to the High Court on a point of law. The Ombudsman offers two services; the Early Resolution Procedure and the Adjudication Procedure.

### ***Early Resolution Service***

If you would like some assistance with raising your concerns or simply to discuss a potential complaint this team can offer guidance. Should it be decided that they can offer further assistance a dedicated team will handle the complaint for you. Using this service will not stop you from using the formal adjudication service and you are not normally required to follow the Scheme IDRPs first.

This service can be contacted at:  
10 South Colonnade  
Canary Wharf  
E14 4PU

Telephone: 0800 917 4487, Select the option to discuss a potential complaint  
Email: [helpline@pensions-ombudsman.org.uk](mailto:helpline@pensions-ombudsman.org.uk)  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

***Formal Adjudication Service***

If you were unhappy with the results of the IDR process you may refer your complaint further to The Pension Ombudsman. This service will offer an impartial external adjudication to review the facts of the case. The IDR is expected to have been followed before this step is reached.

This service can be contacted at:

10 South Colonnade  
Canary Wharf  
E14 4PU

Telephone: 0800 917 4487, Select the option for a formal application  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)