

STAFF PENSION SCHEME OF NOTTINGHAM BUILDING SOCIETY ("THE SCHEME") INTERNAL DISPUTE RESOLUTION PROCEDURE

The Trustees hope that you will always be satisfied with the running of the Scheme. However, as a protection for Members, the Trustees are required by law to put in place a formal procedure to resolve any complaints relating to the Scheme.

Problems concerning the Scheme are rare and can generally be resolved informally. However, if you are a Member of the Scheme (or you are the spouse, dependant or other beneficiary of a former Member) and you have a complaint or dispute which you have been unable to resolve informally, you should follow the procedure set out below.

You may also use this procedure if you have ceased to be a Member (or the spouse, dependant or other beneficiary of a former Member), or are a nominated representative of any such individual.

STAGE 1

Please put your case in writing and send it to the Scheme Administrator at the following address:

Ms. Manda Bettle
Scheme Administrator
Nottingham Building Society
Nottingham House
3 Fulforth Street
Nottingham, NG1 3DL.

Please include the subject of your complaint, an outline of the facts and the following personal details:

- If you are the Member (or a former Member), your full name, address, date of birth and National Insurance number, or
- if you are not the Member (or a former Member) - your full name, address, date of birth, the Member's name and your relationship to the Member.

Your complaint will be acknowledged within 10 working days and you should then expect a further written reply within two months of receipt of your complaint. If this is not possible, you will be notified as to why there is a delay and when a reply can be expected.

You may, if you wish, nominate someone to represent you in making your complaint – for example, a friend, colleague or a professional adviser. Minors or persons otherwise incapable of acting for themselves may also nominate a family member or other suitable person to act on their behalf. A complaint can also be made, or continued, by the personal representatives where the complainant dies before the matter is resolved.

Where appropriate, your representative should include their full name and address as well as your personal details, the nature of the relationship with you (if any), the subject of your complaint and an outline of the facts. Representatives should also provide a signed letter of authorisation from you and state which address should be used for further correspondence.

STAGE 2

If you disagree with the reply from the Scheme Administrator, you may write direct to the Trustees within six months of receiving that reply, asking for your complaint to be reconsidered by the Trustees. You should send your letter to Mr Mark Griffin, Chair of Trustees, at the above address.

Please give the reasons why you disagree with the response from Stage 1, and also include the same personal details as in Stage 1. Your complaint will then be fully considered by the Trustees. You should expect an acknowledgement within 10 working days and a written reply within two months. If this is not possible, you will be notified as to why there is a delay and when a reply can be expected.

EXTERNAL HELP AND ADVICE

At any time before or after making a complaint to the Scheme, you can ask for help from the dispute resolution team at The Pensions Ombudsman. This is a free and confidential service and you can contact them in writing, by telephone or via their website:

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
Website: <https://www.pensions-ombudsman.org.uk/contact-us>

The Pensions Ombudsman's dispute resolution team is supported by volunteers who are experts in pension matters and who are able to assist members and beneficiaries of occupational pension schemes in connection with any difficulty with the Scheme.

The Pensions Ombudsman is appointed under section 145(2) of the Pension Schemes Act 1993 to deal with complaints against, and disputes with, occupational pension schemes. The Pensions Ombudsman is independent and may act as an impartial adjudicator in disputes which occur within his remit.

The easiest way of submitting a complaint to The Pensions Ombudsman is to use the online application via the website: www.pensions-ombudsman.org.uk/our-service/make-an-application/.

Alternatively, you can download an application form and send it to The Pensions Ombudsman at the address shown above.

REGULATION OF PENSION SCHEMES

The Pensions Regulator cannot help with enquiries about a member's entitlement to benefits but is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties. If you feel you need to contact the Regulator, the address to write to is:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton, BN1 4DW

Website: <http://www.thepensionsregulator.gov.uk/individuals/reporting-a-concern.aspx>

DATA PROTECTION INFORMATION

The Trustees are Data Controllers 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 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.