

INTERNAL DISPUTE RESOLUTION PROCEDURE

What is the Internal Dispute Resolution procedure for?

The Trustees of the Mineworkers' Pension Scheme (MPS) have set up this procedure for you to use to resolve any problems or difficulties you may have about your benefits from the MPS or on any other issue to do with the Scheme if you have not been able to settle matters with the administration office.

Who is it for?

The MPS Internal Dispute Resolution Procedure can be used by any MPS member, pensioner or deferred pensioner. It is also available to the widow, widower, civil partner, child or other dependant of a member who has died, to a pension credit member, and to a prospective beneficiary. Anyone who used to be in these groups may also still use the procedure, but should apply within six months of leaving or ceasing to be in the group.

How does it work?

If you have any problems about the MPS which you are unable to resolve with the Scheme Administrators you can ask for your complaint to be reviewed under the first stage of the MPS Internal Dispute Resolution Procedure. The Scheme's Trustees have appointed the Scheme Secretary, or the Chief Executive Officer of Coal Pension Trustees Services Limited (CPT), to deal with complaints at the first stage of the procedure. CPT is the company that provides secretariat and policy services to the Trustees.

If you are not satisfied with the decision at the first stage of the procedure, then you can ask for your complaint to be considered at a second stage by the Scheme Trustees.

What do I do at the first stage of the procedure?

If you wish to make a complaint you should write to the Scheme Secretary at the address shown below, setting out the full details of your complaint. You can use the special complaint form attached to set out details of your grievance. If you are the widow, widower, civil partner or a dependant of a Scheme member who has died please include their full name, address, date of birth and National Insurance number, as well as details of your relationship to the member (for example, widow, son, brother).

If you wish, you may ask someone to represent you. If you do, you should give your representative's full name, address and profession (if any). Please say whether you would like correspondence about the matter to be sent to your own address and/or to your representative's address. The complaint form and/or your letter must be signed by you and your representative if you have asked someone to help you.

Scheme Secretary
Coal Pension Trustees Services Limited
Ventana House
Sheaf Street
Sheffield S1 2BJ

Can I get any help with making a complaint?

For general information or guidance, you can contact The Pensions Advisory Service (TPAS) - a specialist pensions organisation which gives free and independent advice to members of the public:

The Pensions Advisory Service
Money and Pensions Service
120 Holborn
London
EC1N 2TD

0800 011 3797

www.pensionsadvisoryservice.org.uk

You may wish to discuss your complaint with The Pensions Ombudsman using their helpline service. This is an informal service, where a member of staff will listen to your issue and, if possible, help you there and then. More complex issues may be referred to their Early Resolution Service, where a member of that team would be able to go into more detail with you. To use the helpline facility, please use the contact details below:

0800 917 4487 - select option 1; or

helpline@pensions-ombudsman.org.uk

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 Trustees' office at CPT will be able to help if you have a query about the procedure or the type of information you should include. You can of course get help from anyone of your choosing - a friend or colleague, your trade union, or perhaps a solicitor (you should be aware however that the Scheme will not normally pay for any costs you incur). Anyone who helps you can be named on your complaint form as your representative.

When will I receive a reply or a decision?

The Scheme Secretary, or the Chief Executive Officer of CPT, will write to you, and to your representative if you have one, with a decision on your complaint. They will explain their decision and the details of any legislation or provisions of the Scheme Rules on which the decision was based. You will normally receive the reply within two weeks, but more complex issues may take a little longer. You will always receive the decision within four months or an interim reply giving you reasons for any delay and an expected date for the decision. The Scheme Secretary, or the Chief Executive Officer of CPT, will let you know about the second stage of the MPS Internal Dispute Resolution Procedure should you wish to appeal against the first stage decision.

What does the second stage involve?

If you are not satisfied with the decision at the first stage you can ask the Scheme's Trustees to consider your complaint at the second stage of the procedure. You should apply for your complaint to be dealt with under the second stage within six months of the first stage decision and give a statement of the reasons why you are dissatisfied with that decision. Your application should include all the details you provided for the first stage, and a copy of the first stage decision. Again you can ask someone to represent you if you wish. The Trustees will let you, and your representative if you have one, know their decision within two months of your appeal and whether this confirms, changes or reverses the first stage decision. They will provide a written statement explaining their decision and the provisions of the Scheme Rules and any legislation relevant to the matter.

In any case where the Trustees cannot give their decision within four months they will write to you setting out reasons for the delay and an expected date for giving their decision.

What happens if I am not satisfied?

If you are not satisfied for any reason with the Trustees' decision at the second stage of the MPS Internal Dispute Resolution procedure you may wish to refer your complaint to The Pensions Ombudsman's Adjudication Service. This is a formal service and can only be used once your complaint has been through the Scheme's Internal Dispute Resolution Procedure.

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

0800 917 4487

enquiries@pensions-ombudsman.org.uk

The MPS Internal Dispute Resolution Procedure complies with the requirements of Section 50 of the Pensions Act 1995 and The Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008.

4. Details of complaint or dispute

Signature of Complainant

Date