

SUMMARY OF THE PROCEDURE FOR RESOLVING GRIEVANCES

BT Pension Scheme



A detailed procedure for resolving grievances is attached with a brief summary below:

1. Queries and complaints on pension matters should, initially, be referred to:

BT Pension Scheme, Sunderland, SR43 4AD

Your complaint will be considered and you will receive a complaint response.

2. In the unlikely event that your complaint is not dealt with to your satisfaction by the complaint response, you may then follow the Internal Dispute Resolution Procedure summarised below. Further information is given in the attached documentation.

There are two stages to the Scheme's Internal Dispute Resolution Procedure (IDRP):

- 2.1 Stage 1 - Reference to the Secretariat to the Trustee of the BT Pension Scheme.
- 2.2 Stage 2 - Reference to the Trustee.

You may find it helpful to get in touch with the Money and Pensions Service – this organisation is sponsored by the Department for Work and Pensions, and aims to ensure that people throughout the UK have access to the guidance and information they need to make effective financial decisions over their lifetime. The Pensions Advisory Service (TPAS) is part of the Money and Pensions Service – you can contact TPAS for advice, information or guidance concerning your pension at any time. TPAS is available to assist members of pension schemes. TPAS provide a free and confidential service for members and beneficiaries of pension schemes, using experienced pensions professionals.

INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)

Procedure for Resolving Grievances

BT Pension Scheme Administration should be able to resolve most queries and complaints but, if they are unable to do so to your satisfaction, a formal Internal Dispute Resolution Procedure (IDRP) for you to follow is set out below. It should seldom be necessary to use this procedure but it does enable grievances regarding the BT Pension Scheme to be considered, when appropriate, at the highest possible Scheme level (i.e. by the Scheme's Trustee). Information is also given below on independent advice that is available.

It should be noted that the Scheme's IDRP cannot be used to resolve any non-pension scheme issues such as a dispute with your employer.

A) Stage 1 - Referral to the Secretariat to the Trustee of the Scheme (the Secretariat).

If BT Pension Scheme Administration has not resolved your query or complaint, then please write to:-

Technical Services Manager, BT Pension Scheme, Sunderland, SR43 4AD

or correspondence may be directed by email to the Technical Services Manager at member@btps.co.uk

Ask for the matter to be referred to the Secretariat by invoking Stage 1 of the Scheme's IDRP. If you ask a representative to write on your behalf, a signed authority from you for the release of information should be included. If a complainant is unable to provide signed authority (e.g. because they are an infant or are incapacitated in some way), the representative should clarify the reasons why and provide appropriate supporting documentation.

The following information should be provided:-

- Your full name, address, date of birth and national insurance number;
- The name and address of any representative acting on your behalf; and
- A statement as to the nature of the grievance or dispute. It is preferable if a personal statement is included (to the extent possible) even if a representative is acting on your behalf.

Confirmation of receipt of the application will be sent to you, usually within five working days.

The details surrounding your grievance or dispute will be referred to the Secretariat along with your statement as to the nature of the disagreement.

The Secretariat will normally ensure that you receive a written reply under Stage 1 of the IDRP within four months of receiving your complaint and within 15 working days of a decision being made. The reply will clearly state the decision that has been made about your complaint and will refer to any relevant Scheme Rules or legislation or explain the exercise of any discretion.

If the Secretariat is unable to give you a full written reply within four months, you will be provided with an interim reply stating the reasons for any delay and a date when a full response will be available.

Who can raise an IDRП complaint?

The law permits a range of individuals to make complaints under the IDRП, as set out below:

- A member of the Scheme.
- A widow, widower, surviving civil partner or surviving dependant of a deceased member of the Scheme.
- A surviving non-dependant beneficiary of a deceased member of the scheme. A non-dependant beneficiary is a person who, on the death of the member, is entitled to the payment of benefits under the scheme.
- A person who has ceased to be in one of the above categories or who claims to be in one of the above categories and the dispute relates to whether he or she is in fact such a person. If a complainant is in this category the complaint must be brought within 6 months of having ceased to have an interest in the scheme.

If the person in respect of the complaint has died his or her personal representative may make or continue the complaint. If the complainant is a minor (i.e. a person under the age of legal responsibility, which is generally age 18 in the UK, although it may be 16 in some limited circumstances) or is not capable of acting for himself or herself, a family member (or other person who is suitable to represent him or her) may make, or continue with, an IDRП application on his or her behalf. In any other case, a complainant may nominate a representative to make or continue the application on his or her behalf.

B) Stage 2 - Referral to the Trustee

If you are not satisfied with the Stage 1 reply from the Secretariat, you may ask for the matter to be considered by the Trustee. Such an application must be made to the Secretariat no later than 6 months from the date of the full reply under Stage 1 of the IDRП **and you should explain in detail why you are dissatisfied with that reply.**

Receipt of this second application will be acknowledged and a written reply will be sent to you at the earliest possible date. The Trustee's written reply will be sent to you within four months and within 15 working days of a decision being made. The response will include an explanation of how the decision was reached.

C) Independent Advice

You may find it helpful to get in touch with the Money and Pensions Service – this organisation is sponsored by the Department for Work and Pensions, and aims to ensure that people throughout the UK have access to the guidance and information they need to make effective financial decisions over their lifetime. The Pensions Advisory Service (TPAS) is part of the Money and Pensions Service – you can contact TPAS for advice, information or guidance concerning your pension at any time. TPAS is available to assist members of pension schemes. TPAS provide a free and confidential service for members and beneficiaries of pension schemes, using experienced pensions professionals. Their contact details are:

The Pensions Advisory Service, 11 Belgrave Road, London, SW1V 1RB

Telephone: 0800 011 3797

Website: www.pensionsadvisoryservice.org.uk

D) Pensions Ombudsman

You can refer your complaint to the Pensions Ombudsman free of charge. The Pensions Ombudsman has been appointed under the Pension Schemes Act 1993 to investigate and determine any complaint or dispute of fact or law concerning a pension scheme. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

The Pensions Ombudsman usually expects members to have made a formal complaint to the Scheme and followed the Scheme's IDRPs before referring the complaint to the Ombudsman's Adjudication Service. However, you can refer your complaint to the Pensions Ombudsman's Early Resolution Service at any time.

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 address of the Pensions Ombudsman is:-

The Pensions Ombudsman, 10 South Colonnade, Canary Wharf, E14 4PU

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

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