

YOUR GUIDE TO THE INTERNAL DISPUTE PROCEDURE (IDP)

British Steel Pension Scheme



THE INTERNAL DISPUTE PROCEDURE (IDP)

If you have a specific complaint, please present it to the Pensions Office. If you are not satisfied with the response you receive, there are internal dispute procedures which meet the requirements under the Pensions Act 1995 and the Occupational Pension Schemes (Disclosure of Information) Regulations 1996. The dispute procedures are as follows:

Stage 1

Complaints should be made in writing to:

Mr M Donohue

Scheme Secretary

FREEPOST RLXS-ZXKT-AUER

British Steel Pension Scheme

Glasgow

G2 7BW

A written response will be given within two months. It will explain the situation and refer to any relevant Scheme Rules and/or legislation.

Stage 2

If you are not content with the Stage 1 reply you have the right to take the dispute to Stage 2 within six months of the reply. At the second stage, individuals may write to the Trustee, asking them to further consider the first stage decision. This request should be in writing to:

"For consideration by the Trustee"

FREEPOST RLXS-ZXKT-AUER

British Steel Pension Scheme

Glasgow

G2 7BW

The Trustee aims to reply within two months of your request. Depending on when the Trustee meets, it may not be possible for you to receive a reply as soon as this. Should this situation arise, the Pensions Office will let you know when you can expect a full reply.

You have the opportunity of raising your complaint directly with The Pensions Advisory Service (TPAS)/Pensions Ombudsman rather than going through the Scheme's internal dispute procedure. However, it is generally recognised that it is better to raise the matter with the Scheme administrators first.



EXTERNAL INVESTIGATION

If you are still dissatisfied after using the IDP, or if you choose not to use the IDP, a complaint can be raised external to the Scheme. There are both formal and informal bodies that may consider your complaint, i.e. The Pensions Advisory Service (TPAS) and the Pensions Ombudsman. Most complaints are considered initially by TPAS.

If you wish to contact TPAS the details are as follows:

TPAS

11 Belgrave Road

LONDON

SW1V 1RB

Telephone: 0845 601 2923

TPAS is an independent voluntary organisation with local experts in pension matters, who will assist members of occupational pension schemes not satisfied with the information given by scheme administrators. If TPAS cannot resolve the dispute, you can refer it to the Pensions Ombudsman.

If you wish to contact the Ombudsman, the details are as follows:

The Pensions Ombudsman

11 Belgrave Road

LONDON

SW1V 1RB

Telephone: 020 7834 9144

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. He is independent and may act as a partial adjudicator in disputes which occur within his remit. (In practice, TPAS will normally advise if the matter should be referred to the Pensions Ombudsman.)

HOW THE IDP WORKS

