

COMPASS RETIREMENT INCOME SAVINGS PLAN

DISPUTE RESOLUTION PROCEDURE

This note summarises the dispute resolution procedure, which the Trustee has established for the Compass Retirement Income Savings Plan (the 'Plan'). It meets the requirements of the Pensions Act 1995.

Scope

This procedure is intended to resolve difficulties encountered by Plan members and other beneficiaries. It may be used for all complaints involving the Plan, which are not already being investigated elsewhere, for example, by the Pensions Ombudsman. It is not suitable for dealing with employment problems. All pensions issues relating to the Plan and the Trustee should be raised first through this procedure.

Eligibility

The procedure is available to all Plan members, including those who have retired or who no longer work for the company. It is also available to the dependants of deceased members and to other potential beneficiaries on the death of a member and also to those who are not yet Plan members but who are, or will become, eligible to join. Former members who have transferred their benefits out of the Plan can also use this procedure up to six months after the date of transfer.

You will not be able to use this procedure if the matter about which you are complaining is already the subject of an investigation by the Pensions Ombudsman, or of court or tribunal proceedings. Similarly, if you bring a complaint under this procedure, and any investigation/proceedings subsequently commence before this procedure has been completed, the resolution of your complaint under this procedure will cease immediately.

Making a complaint

This dispute resolution procedure is a two-stage process.

Stage One:

All complaints should be made in writing to the Pensions & Benefits Manager, Jenny Haines, at:

Parklands Court
24 Parklands
Birmingham
B45 9PZ

Your letter must include:

- Your full name, address, date of birth, employee number and National Insurance number;
- A full explanation of the complaint;
- If a representative is complaining on your behalf, then please also include the address for correspondence; and
- If you are a dependant of a deceased member then, in addition to the information above relating to the member, please include your full name, address, date of birth and relationship to the member.

Receipt of your complaint will be acknowledged as soon as reasonably practicable and you will be advised of the contact details of Money Helper (part of the Money and Pensions Service) who can assist you in your complaint.

How complaints are resolved

You will receive a written decision within two months of making your complaint, and no later than 15 working days after a decision has been made. It will include the following information:

- An explanation of the decision;
- A reference to the documentation and/or legislation relied on;
- An explanation of your right to have the complaint referred to the Trustee for its consideration; and
- Information about the possibility of referring a complaint, or a point of fact or law, to the Pensions Ombudsman.

If it is not possible to arrive at a decision within two months, you will be notified of this and told when you may expect to receive the decision.

If you are still unhappy

Stage Two:

If you are not willing to accept the decision, you may refer the matter to the Chairman of the Trustee, who will raise the matter with the Trustee. You must do this within six months and, as well as the information you gave with your original complaint, you must explain why you are still unhappy. The Trustee will normally give its decision within two months but no later than 15 working days after a decision has been made. If you are still dissatisfied, you may refer the matter to the Pensions Ombudsman for a decision.

In some cases, the Trustee may decide, at its discretion, to shorten or stop the usual procedure at Stage Two in order to enable a speedier resolution of your complaint (for instance, where the Trustee's initial review of the matter reveals no grounds on which the Trustee would consider it appropriate to take action in relation to the subject matter of your complaint). Ending the procedure early in this way will allow you to refer the matter to The Pensions Ombudsman sooner than would normally be the case.

The Pensions Ombudsman

In cases where a complaint or dispute cannot be resolved after following this dispute resolution procedure, an application can be made to The Pensions Ombudsman for an adjudication free of charge. The Ombudsman has the power to investigate and determine any complaint or dispute of fact or law or mismanagement involving occupational and personal pension schemes. The services of the Ombudsman are available to all members, beneficiaries and prospective members of the Plan.

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 Ombudsman can be contacted at:

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

Tel: 0800 917 4487
Opening hours 10am – 2pm Monday to Friday

Website: www.pensions-ombudsman.org.uk

The Pensions Ombudsman can also be contacted by email at:
centralsupportmailbox@pensions-ombudsman.org.uk or
enquiries@pensions-ombudsman.org.uk

You can also submit a complaint form to The Pensions Ombudsman online at:
www.pensions-ombudsman.org.uk/making-complaint

Assistance from Moneyhelper and from The Pensions Ombudsman

Moneyhelper (provided by the Money and Pensions Service (MaPS)) is a not-for-profit advice service which is available to provide members and beneficiaries of the Plan with guidance and information relating to their benefits under the Plan, and the steps which can be taken to resolve any concerns. Moneyhelper can be contacted as follows:

Tel: 0800 011 3797

Website: www.moneyhelper.org.uk

(The website offers contact options of live webchat, enquiry form and social media channels.)

The MaPS postal address is:

MaPS
120 Holborn
London
EC1N 2TD

The Pensions Ombudsman also has an “Early Resolution” team which is available to assist members and beneficiaries of the Plan in connection with any dispute relating to the Plan, including in relation to the making of a complaint under this procedure. The Early Resolution team can be contacted at:

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

Tel: 0800 917 4487 (select the option to discuss a potential complaint)

Email: centralsupportmailbox@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

A reminder of this information will also be provided to you by the nominated person on receipt of any complaint.

Data protection

It is very likely that the information you provide in connection with your complaint will amount to “personal data” for the purposes of data protection law. In some cases, the information provided may be “sensitive” (or special categories) data – for instance, if it relates to your state of health.

As with all personal data which is held by the Trustee, this data will be stored securely and processed only in accordance with the Plan’s data protection policy and applicable legal requirements. For more information on how and why the Trustee will process any personal data provided in connection with your complaint, and your legal rights in relation to that processing, please see the Plan’s detailed privacy notice, which is available at [CRISP Privacy Notice](#).