

BCF PENSION TRUST (“the Scheme”)

RESOLUTION OF DISPUTES

The Trustee is required under the Pensions Act 1995 to make arrangements for resolving disputes which may arise about matters in relation to the Scheme. This document sets out the arrangements made by the Trustee to deal with disputes, in accordance with the requirements of the Pensions Act 1995.

1. Who may bring a complaint under these arrangements?

The classes of people who are entitled to submit their complaints for resolution under these arrangements are set out below.

1. Any member, deferred member or pensioner of the Scheme
2. The widow(er) or surviving dependant of a deceased member
3. Any prospective member of the Scheme
4. A person who was in any one of the above categories within 6 months of submitting a complaint
5. A person claiming to be in any of the above categories

The person the Trustee has nominated to receive and decide upon complaints in the first instance is Mr Laurence Buckley of Forgeway, Collett Way, Newton Abbot, TQ12 4PH

2. The Procedure

First stage

1. If you have the right to bring a complaint under these arrangements (see Section 1 above) and you wish to do so, you should write to Mr Buckley, setting out full details of your complaint and also providing the relevant information set out in the Appendix.
2. Mr Buckley will write to you, normally within two months, giving you his decision about your complaint. If a decision will take longer to reach, you will be informed of the reasons why and given an expected date for the decision.

Second stage

1. If you are not satisfied with Mr Buckley’s decision you may, within 6 months of being notified of the decision, request a review of the complaint by the Trustee. A copy of your original complaint and a copy of the decision given in response to it, together with an explanation why you wish the decision to be reconsidered by the Trustee should be sent to:

BCF Pension Trustees Ltd
Rossmore House
Rossmore Road East
Ellesmere Port
CH65 3DA

2. Your request should be signed by you or by a representative on your behalf
3. The Trustee will write to you with its decision normally within two months, which may either confirm or amend the original decision. If a decision will take longer to reach, you will be informed of the reasons why and given an expected date for the decision.
4. If you are still not satisfied you may refer your complaint to the Pensions Ombudsman, whose office is at 11 Belgrave Road, London SW1V 1RB. The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law made or referred to him in accordance with pensions legislation.

3. Representation

1. A complainant may appoint a representative to act on his or her behalf. If a representative is appointed to act for a complainant, the representative's full name and address should be notified along with confirmation as to whether that address is to be used for service of any documents concerning the dispute.
2. If a complainant dies the complaint may be continued by his/her personal representative(s).
3. If a complainant cannot act for themselves for other reasons (e.g. he/she is a minor) a member of the family or another suitable person may act on his/her behalf

4. The Pensions Advisory Service (TPAS)

The Pensions Advisory Service ("TPAS") is available at any time to assist members and beneficiaries in connection with any pensions query they may have or any difficulty they have failed to resolve with the Trustee. TPAS may be contacted through the Citizens Advice Bureau or by writing to:-

The Pensions Advisory Service
11 Belgrave Road
London
SW1V 1RB

APPENDIX

Information required (in all cases)

Status of complainant e.g. member, prospective member, dependant of member (see Section 1)

Complainant's full name

Complainant's address

Complainant's date of birth

Complainant's National Insurance Number

If the complainant is the widow(er) or surviving dependant of a deceased member (or are claiming to be such) the following additional information is required

Member's full name

Member's address

Member's date of birth

Member's National Insurance Number

Your relationship with Member

If a representative acting on behalf of a complainant the following additional information is required

Representative's name

Representative's address

Relationship with complainant

Address to be used for correspondence regarding the complaint