

NEC STAFF PENSION SCHEME (UK)

INTERNAL DISPUTE RESOLUTION PROCEDURE

Note for Members

Introduction

The Pensions Act 1995 requires pension schemes to have procedures for the trustees to resolve disputes arising from the running of the scheme. This note summarises the procedure which you should follow if you wish to make a complaint about the Scheme.

The Data Use and Access Act 2025 provides a formal process for making data protection complaints. If you have reasons to believe that your personal data has been compromised, you may raise the issue formally through this process using the attached form. **How we use your information**

Information you provide as part of a complaint will be used only to investigate and respond to your concerns. It will be processed in accordance with the Scheme's **Privacy Notice**.

The Complaint Procedure

The Complaint procedure is a two-stage process.

First Stage

In the first instance you must address your complaint to the Pensions Manager, unless the complaint concerns matters within the Trustees Office where the complaint should be addressed to the Chairman of the Trustees.

The Pensions Manager (or Chairman of the Trustees) will in normal circumstances respond to you within two months of the complaint being raised.

Second Stage

If you are dissatisfied with the response you have the right to refer the complaint to the Chairman of the Trustees (or Board of Trustees should the matter concern issues within the Trustees Office) within six months of receiving the response from the Pensions Manager (or Chairman of the Trustees). They will reply to you, again, where possible, within two months.

If following the review by the Chairman of the Trustees (or Board of Trustees) you are still unhappy, then you may at this stage, but not before, refer the complaint to either the MoneyHelper or the Pensions Ombudsman.

Who can use this procedure?

The following categories of persons are eligible to use the complaints procedure: -

- (a) Existing scheme members with deferred benefits or in receipt of a pension
- (b) Widow(er)s or dependants of a deceased member
- (c) Pension Credit members (ex-spouse's of members who participate in the scheme following a Court Order)
- (d) Non-dependants of a member who are entitled to scheme benefits on the members death
- (e) Anyone ceasing to fall into the above categories within six months of making the complaint

If you wish you may nominate a representative to make the complaint on their behalf.

You will not be able to use the procedure if court or tribunal proceedings have begun or if the Pensions Ombudsman has commenced an investigation.

How to make a complaint – first stage

If you wish to make a complaint, you must do so in writing addressed to the

Trustees Office, NEC Staff Pension Scheme (UK), Belmont, Belmont Road, Uxbridge, UB8 1HE

For Data Protection issues, complete the Data Protection complaint form and send it to the above address or email the form to pauline.royal@emea.nec.com

If the Complaint concerns matters of administration within the Trustees Office your complaint should be addressed to the Chairman of the Board of Trustees, Trustees Office, Belmont, Belmont Road, Uxbridge, UB8 1HE

When will you hear?

You should hear from the Pensions Manager (or Chairman of the Trustees) within two months of making your complaint. If your complaint cannot be addressed within this timescale, you will be told why there is a delay in response and when you can expect to hear further.

MoneyHelper and Pensions Ombudsman

MoneyHelper

MoneyHelper offer a free service to all members of pension schemes who require information or guidance in relation to their pensions. They also have local advisors who

can help to explain and obtain more information about scheme member's pensions for them. Individuals can normally contact a MoneyHelper advisor through their local Citizen's Advice Bureau or on the [MoneyHelper website](#) or by telephone on 0800 011 3797.

The Pensions Ombudsman (TPO)

The Pensions Ombudsman can investigate complaints of maladministration or disputes of fact or law about decisions that have been made about pensions, but the procedures laid down in the dispute rules must have been gone through first.

Appendix A

NEC Staff Pension Scheme Data Protection Complaint

Your name	
Your Address	
Telephone No.	
Email address	
Pension Scheme Membership (Delete Not Applicable)	Deferred Member Pensioner Relative of member – Relationship – Partner, Spouse, son or daughter
Date of Incident	
Details of data breach incident/complaint	

Information you provide as part of a complaint will be used only to investigate and respond to your concerns. It will be processed in accordance with the Scheme's **Privacy Notice**.

Completed form should be emailed to the Pensions Manager pauline.royal@emea.nec.com

Or sent by mail to Trustees Office,
NEC Staff Pension Scheme (UK)
Belmont
Belmont Road
Uxbridge
UB8 1HE