

CANCER RESEARCH UK PENSION SCHEME

INTERNAL DISPUTE RESOLUTION PROCEDURE

The law requires governing bodies to put procedures in place for resolving disputes between pension scheme members (and their beneficiaries) and pension scheme trustees known as the Internal Dispute Resolution Procedure (IDRP).

This procedure sets out the Trustee's approach to responding to disputes raised.

These procedures apply only to matters of dispute between the Trustee and members or prospective members of the Scheme. It also covers disputes involving beneficiaries, including widows, widowers, surviving civil partners, dependants and non-dependent beneficiaries (such as children or person's claiming entitlement to a death benefit lump sum) or any person who claims to be in one of the above categories.

If the applicant no longer holds any liability or entitlement within the Scheme, applications under the IDRP must be made within six months of the date on which the applicant last had an interest in the Scheme or claims to have had an interest in the Scheme. The Trustee can accept an application outside of this timeframe, if it believes it is appropriate.

The IDRP does not apply to matters of dispute between members and the sponsor or the Trustee and the sponsor.

As the applicant, you may nominate a professional adviser or a personal representative of your choice to act on your behalf. If you do, the name and address of the adviser or representative must also be provided, and signed permission given for the adviser or representative to act for you and for correspondence to be sent to their address.

For any disputes relating to the administration of Scheme benefits, members should first contact the Scheme's administrator directly to resolve the matter. If a satisfactory resolution is not met, then this can be escalated through the IDRP.

The Trustee will inform members of any time limits for applications under the IDRP and will ensure that the IDRP is accessible by publishing a copy on the Scheme's website.

Timescales

The Trustee will write to you to acknowledge receipt of your application.

The General Code sets out what The Pensions Regulator (TPR) considers to be a "reasonable period" in which decisions are reached, and a response issued. The Trustee operates a single stage IDRP process and therefore will determine the final outcome of the IDRP application within 4 months of receipt of the IDRP application, subject to the timely provision of information required to support a decision to the Trustee.

Once a decision has been made, the applicant of the dispute must be notified within 21 days.

Application

1. In the first instance, you should complete the appended Internal Dispute Resolution Procedure Application Form and send it directly to the Scheme Secretary:

Anne Lechley, Scheme Secretary, Cancer Research UK Pension Scheme, c/o Pi Consulting (Pension Trustees) Limited, 2nd Floor, Tuition House, 27-37 St. George's Road, Wimbledon, London, SW19 4EU, or by email to ALECHLEY@pipeg.co.uk.

2. You need to give as much information as you can about your complaint, as well as your full name, address, date of birth and national insurance number. You can also provide any supporting items that are relevant to your complaint which may help in the Trustee's investigation.
3. If you are unable, or do not feel confident enough, to make the application yourself, or if you otherwise prefer, you may ask someone else to do it for you as your representative (e.g. a friend or relative). You will need to provide signed authority to allow us to liaise with your chosen representative and provide us with their full name, address, relationship to you and any different address for correspondence.

Single Stage Decision

1. The Trustee will consider the matters raised in your application and make a decision on your dispute.
2. You should normally expect to receive a written notice of the decision within four months of the Trustee receiving your application and, if earlier, within 21 days after the decision has been made.
3. The Trustee must ensure that it has all the necessary and relevant information available to make an informed decision. It may request further details from the member, their representative, beneficiaries, or its advisors if it feels it needs further information to reach a decision.
4. The notice will include an explanation of how the decision was reached and other information required to be given to you.
5. If it is not possible to give a decision within four months, you will receive an interim reply explaining the reasons for the delay and giving the expected date for issuing the decision notice.

Referral to the Pensions Ombudsman

If you are not satisfied with the decision, you may refer your complaint to the Pensions Ombudsman. Their details are as follows;

Address: 10 South Colonnade, Canary Wharf, E14 4PU
 Website: www.pensions-ombudsman.org.uk
 Email: enquiries@pensions-ombudsman.org.uk
 Telephone: 0800 917 4487

Please note that the Pensions Ombudsman cannot generally investigate and determine a complaint until the Internal Dispute Resolution Procedure has been completed.

Referral to MoneyHelper

If you have general requests for information or guidance concerning your pension arrangements, please contact MoneyHelper:

Address: Money and Pensions Service, Borough Hall, Caulwell Street, Bedford, MK42 9AB
 Telephone: 0800 011 3797
 Website: <https://www.moneyhelper.org.uk/>

Data Protection

The Trustee is a “controller” for the purposes of the Data Protection Act 2018 and the UK General Data Protection Regulation (Retained Regulation (EU) 2016/679) and, as such, is subject to statutory requirements to protect your personal data.

The Trustee has a legal obligation to and legitimate interest in processing personal data relating to you in administering the Scheme (this may include providing personal data to third parties).

A copy of the Trustee’s data protection privacy notices is available at: <https://www.cancerresearchuk.org/about-us/our-organisation/cancer-research-uk-pension-scheme>.

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APPLICATION FORM

Note: If someone acts for you as your representative concerning your complaint, the representative may complete this form for you and sign it on your behalf. You must provide a signed consent to authorise your representative to act on your behalf unless your representative is acting under a valid Power of Attorney and a copy of that Power of Attorney is provided.

To: The Scheme Secretary

I have a complaint concerning the Scheme. I apply for the matter to be considered and a decision made under the internal dispute resolution procedure applicable to the Scheme.

APPLICANT'S DETAILS	
APPLICANT CATEGORY Please tick the box which describes the category applicable to you <i>(please see Explanatory Notes below)</i> <i>(tick one box only)</i>	a) a deferred/employed deferred/pensioner member of the Scheme ☐ b) a widow/widower, surviving civil partner or surviving dependant of a deceased member ☐ c) a surviving non-dependent beneficiary of a deceased member ☐ d) a prospective member ☐ e) a person who ceased to be within (a), (b), (c) or (d) [in the six months before the date of this Application] ☐ f) a person who ceased to be within (a), (b), (c) or (d) more than six months before the date of this Application ☐ g) a person claiming to be within (a), (b), (c), (d) (e) or (f) above ☐
Title and Full Name	
Address	
Telephone Number	
National Insurance No.	<i>Note: This need not be given if you are a widow, widower, surviving civil partner, surviving dependant or non-dependent beneficiary of a deceased member (i.e. if you are not a member of the Scheme yourself).</i>
Date of Birth	

If you are a personal representative claiming on behalf of a deceased member, please provide the member's details above and your details in the following Representative's Details section.

Explanatory Notes

- (i) *An employed deferred member is a person who is an employee of an employer that participates in the Scheme who has an entitlement to a benefit payable at a future date under the Scheme as a result of employment with that employer, but whose active membership of the Scheme has ceased.*

- (ii) *A deferred member is a person who has an entitlement to a benefit payable at a future date under the Scheme as a result of employment with an employer (that participates or participated in the Scheme) but who has opted-out of active membership or has left service.*
- (iii) *A pensioner member is a person who is receiving a pension or other benefit from the Scheme.*
- (iv) *A prospective member is an employee who: is eligible to join the Scheme, is serving a period prior to joining the Scheme or will automatically become a member unless he or she exercises an option not to join the Scheme.*
- (v) *A non-dependent beneficiary is a person who, on the death of a member, is entitled to the payment of benefits under the Scheme.*

REPRESENTATIVE'S DETAILS – If you are complaining on behalf of someone, please complete the below and attach a signed consent from the individual you are complaining on behalf of, so that we can share information with you. . If you are acting under a valid Power of Attorney, please provide a copy of this in place of signed consent.

Name	
Address	
Telephone Number	
Email	
Is this address the only address to be used for all communications concerning the complaint? <i>Yes/No</i>	
Note: If no, all communications will be sent to both the Applicant and the Representative	

**ADDITIONAL DETAILS IF APPLICANT IS
A WIDOW/WIDOWER/SURVIVING CIVIL PARTNER/DEPENDANT/NON DEPENDANT BENEFICIARY**

Full Name of member	
Current or last Address of member	
National Insurance No. for member	
Date of Birth of member	
Please state your relationship to the member	

OTHER REFERRAL OF COMPLAINT

Have you, or someone on your behalf, referred your complaint or dispute for advice or a decision to any other internal source or externally to the Pensions Ombudsman or started any legal or tribunal proceedings concerning it? *Write yes or no in this box.*

If yes, please give *(either here or on a separate sheet)* an indication of any decision made, or action taken.

DETAILS OF COMPLAINT

Please give a statement describing the nature of your complaint, including any relevant background information and how the complaint arose. *(Note: If you wish, you may continue on a separate sheet or attach your complete statement to this Application.)*

Signed by (or on behalf of) the Applicant:

Name: Date: