

THE BRITISH STEEL PENSION SCHEME

Guide to the Internal Dispute Resolution Procedure (IDRP)

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 Martin Ross
Scheme Secretary
FREEPOST RUCT-GLGS-HLRU
British Steel Pension Scheme
Glasgow G2 5RU

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 RUCT-GLGS-HLRU
British Steel Pension Scheme
Glasgow G2 5RU

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.

The office of The Pensions Ombudsman can assist with consideration of a dispute, either formally or informally. 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. It is independent and may act as an impartial adjudicator in disputes which occur within its remit.

The Ombudsman's assistance can be requested informally via the Early Resolution Service.

If your dispute remains unresolved, you can request that the matter be passed to an adjudicator for a more formal investigation to be carried out. In that event, you will be asked to sign a consent form allowing the Ombudsman to handle your documents and speak to third parties on your behalf.

Using the Early Resolution Service does not affect your right to apply to the Ombudsman for formal adjudication if you later choose to do so.

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

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Email: helpline@pensions-ombudsman.org.uk
Telephone: 0800 917 4487
Web: www.pensions-ombudsman.org.uk

It is generally recognised that it is better to raise the matter with Scheme administrators in the first place and the Pensions Ombudsman will not ordinarily consider a dispute for adjudication unless you have already sought to resolve matters directly with the Scheme via the IDRP.

How the IDRP works

