

Nor Cargo Pension & Life Assurance Scheme

Internal Dispute Resolution Procedure

Background

This document sets out the internal dispute resolution procedure (IDRP) that has been adopted by the Trustees of the Nor Cargo Pension & Life Assurance Scheme (the Scheme) and is issued in accordance with the Pensions Act 1995 (as amended by the subsequent Pensions Acts) and The Occupational Pension Schemes (Internal Dispute Resolution Procedures and Consequential and Miscellaneous Amendments) Regulations 2008.

In this document, words referring to one gender shall include reference to other genders.

Eligibility

Where an eligible person (defined below) makes a formal application to the Trustees for a decision in a dispute between them and the Trustees about a matter relating to the Scheme, this procedure shall apply.

The following persons with an interest in the Scheme may raise concerns under this procedure:

- A member of the Scheme;
- A widow, widower, surviving civil partner or surviving dependent of a deceased member of the Scheme;
- A surviving non-dependent beneficiary of a deceased member of the Scheme;
- An individual who has ceased to be within any of the categories of persons referred to above; or
- An individual who claims to be such a person as is mentioned above and the dispute is related to whether they are such a person.

An application for the resolution of a dispute may be made or continued on behalf of a person mentioned above:

- Where the person dies, by a personal representative;
- Where the person is a minor or is otherwise incapable of acting for themselves, by a member of their family or some other person suitable to represent them; and
- In any other case, by a representative nominated by the individual to act on their behalf.

Submission

Applications must be in writing and sent to the Trustees using the details provided at the end of this document.

Applications must give sufficient details of the matter in dispute, including relevant documents.

Applications must be made before the end of the period of six months beginning immediately after the date on which the applicant ceased to be, or claims they ceased to be, a person with an interest in the Scheme. Trustees may agree to accept an application for a dispute received outside of the six-month period either where the person with an interest in the Scheme could not have reasonably known about the matter in dispute within the six months, or for exceptional reasons (such as medical incapacity).

If the dispute relates to an 'exempted dispute' within the meaning of section 50(9) (a) or (b) of the Pensions Act 1995, this procedure is not applicable. If, after an application for the resolution of a dispute has been made, the dispute becomes an exempted dispute, any resolution under this procedure ceases.

Exempted disputes are where proceedings in respect of the matter have commenced in a relevant court or tribunal, or where the Pensions Ombudsman has begun an investigation in respect of it as a result of a complaint made or a dispute referred directly to them.

Disputes being considered by the Trustees will normally be decided within four months of the Trustees receiving the application. Applicants will usually be notified of the decision no later than 15 working days after

the decision has been made.

Further Advice

At any time, you can ask for assistance with your case from MoneyHelper, which is part of The Money and Pensions Service (MaPS).

MaPS is a free and confidential service providing advice and guidance to the members and beneficiaries of pension schemes.

The MaPS contact details are below.

The Pensions Ombudsman

You can refer your complaint to the Pensions Ombudsman. The Pensions Ombudsman is also a free and confidential service available to members and beneficiaries of pension schemes.

The Pensions Ombudsman will normally expect you to have made a formal complaint to the Scheme and have already followed the Scheme's IDR. The Pensions Ombudsman is able to investigate and determine any complaint or dispute in relation to the Scheme.

The Pensions Ombudsman contact details are below.

Contact Details

The Trustees can be contacted at:

The Trustees of the Hostombe Group Ltd Pension & Life Assurance Scheme

c/o David Martland
Align Pensions Limited
2nd Floor Tuition House
27 – 37 St George's Rd
Wimbledon SW19 4EU

Email: dmartland@pipg.co.uk

MoneyHelper can be contacted at www.moneyhelper.org.uk or on 0800 011 3797

The Pensions Ombudsman can be contacted at www.pensions-ombudsman.org.uk or 0800 917 4487

Their address is:

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