

DISPUTES PROCEDURE FOR THE YORKSHIRE BUILDING SOCIETY PENSION SCHEME ("SCHEME")

The purpose of this procedure is to give all people with an interest in the Scheme, including contributing members, deferred members and pensioners, a means of satisfactorily resolving any disagreements there may be in relation to the Scheme.

The procedure is a one stage dispute resolution procedure. Any complaint must normally be made within six months of the date of the decision or event which is the subject of the complaint.

- Initially, any dispute must be referred to the Pension Scheme Secretary, preferably by email due to Covid-19. Should this not be possible please submit your dispute in writing. Any dispute must be about the Scheme and relate to the Scheme Trustees or managers. The written statement should clearly set out:
 - full name, address, date of birth and National Insurance number of the complainant;
 - full name and address of the complainant's representative (if any); and
 - the basis of the complaint, including enough detail to show why the complainant is aggrieved.
- The Pension Scheme Secretary will acknowledge receipt of the written statement in writing and refer the matter to the Pension Scheme Trustees.
- The Trustees will consider the complainant's submission and all appropriate documentation. The Trustees will endeavour to reach a decision as soon as possible and, in any event, within four months of receiving the complaint.
- A formal response will be given in writing by the Trustees, through the Scheme Secretary, no later than 15 working days after a decision is made.

If you have a reason to use this procedure, you should email or write to the Pension Scheme Secretary at:

Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

CCheetham@ybs.co.uk