

YORKSHIRE BUILDING SOCIETY PENSION SCHEME ("SCHEME")
POLICY FOR THE SCHEME'S INTERNAL DISPUTE RESOLUTION PROCEDURE

1. PURPOSE

- 1.1 The trusteeship of the Scheme is arranged under a trustee company, YBS Pension Trustees Limited (**Trustee**), acting by its trustee directors (**Trustee Directors**).
- 1.2 The Trustee Directors have adopted a two-stage internal dispute resolution procedure (**IDRP**) as permitted under sections 50 to 50B of the Pensions Act 1995 (**PA 1995**).
- 1.3 This Policy records the agreed procedure to allow all people with an interest in the Scheme a means of resolving any disputes in relation to the Scheme and has been reviewed and prepared in compliance with the Pensions Regulator's General Code of Practice, as published on 10 January 2024 and relevant legislative changes introduced under the Pension Schemes Act 2021.

2. WHO MAY MAKE A COMPLAINT?

- 2.1 Any person listed below may make a complaint under this IDRP:
 - 2.1.1 A member of the Scheme;
 - 2.1.2 A dependant or beneficiary under the Scheme (including a widow, widower, surviving civil partner and surviving dependant of a deceased Scheme member);
 - 2.1.3 A prospective member of the Scheme (who has a right to become a Scheme member); and
 - 2.1.4 Any person who claims to be in one of the categories above.

3. HOW TO MAKE A COMPLAINT

- 3.1 Complaints must be in writing, ideally via email, and using the forms attached to this policy. If required, a hard copy of the forms can be requested from the Scheme Secretary at:

Email: Pensions@ybs.co.uk

Postal address: YBS Pension Scheme Secretary
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

- 3.2 A complaint under the IDRP must relate to the Scheme.
- 3.3 The IDRP stage 1 form attached to this policy refers to the information that should be provided, when making a complaint under this policy, including:
 - 3.3.1 The full name, address, date of birth and National Insurance number of the member;

- 3.3.2 If the complainant is not the member, the full name, address and date of birth of the complainant and details of the relationship between the member and the complainant together with the member's details (as referred to under 3.3.1 above);
 - 3.3.3 If the complainant has appointed a representative, then the representative should provide his/her full name and confirmation of whether that address should be used for the service of legal documents together with the member's details (as referred to under 3.3.1 above); and
 - 3.3.4 An explanation for the basis of the complaint (together with any supporting evidence/documentation the complainant wishes to be considered).
- 3.5 A complainant may appoint a representative (or a representative may be automatically appointed for example on a dispute arising after the death of a member, or in relation to benefits payable to a minor).

4. TIMESCALES

- 4.1 Any complaint under stage 1 of the IDRP must be made within:
- 4.1.1 six months of the event which is the subject of the complaint; or
 - 4.1.2 twelve months of the complainant becoming aware of the event, if later.
- 4.2 Any appeal under stage 2 of the IDRP must be made within six months from the date of the stage 1 decision.
- 4.3 The Scheme Secretary will acknowledge receipt of any written complaint (either under stage 1 or stage 2 of the IDRP) within ten working days of the date it was received and will process the complaint in accordance with the procedure set out under section 5 (below):

5. PROCEDURE

IDRP stage 1

- 5.1 Any complaint will be considered initially by a member nominated Trustee Director and the Scheme Secretary. The Trustee may also seek advice from its professional advisers during this stage 1, as necessary.
- 5.2 Once a decision has been reached under stage 1, the Scheme Secretary shall inform the complainant of that decision in writing.
- 5.3 Unless a complainant is notified otherwise, stage 1 of the IDRP will be completed within 3 months from the date the complaint was first received.

IDRP stage 2

- 5.4 In the event a complainant is not satisfied with the outcome of the IDRP stage 1, they may appeal this decision under IDRP stage 2.
- 5.5 The IDRP stage 2 form attached to this policy refers to the information that should be provided, when making an appeal under this policy, including an explanation for the basis of

the appeal (together with any new supporting evidence/documentation the complainant wishes to be considered).

- 5.6 Representations and supporting evidence provided pursuant to stage 2 will be considered by the Chair of Trustee Directors and two other of the Scheme's Trustee Directors (including a member nominated Trustee Director who did not consider the complaint under stage 1). Additionally, and where it is considered appropriate to do so, any complaint considered under this stage 2 can be referred to the Trustee. Those considering the complaint under this stage 2 may seek advice from its professional advisers, as necessary.
- 5.7 Once a decision has been reached in relation to stage 2, the Scheme Secretary shall inform the complainant of that decision in writing.
- 5.8 Unless a complainant is notified otherwise, stage 2 of the IDRP will be completed within 2 months from the date the stage 2 complaint was first received.

6. DISAGREEMENT WITH THE IDRP DECISION

If a complainant does not agree with the decision reached under the IDRP, the complainant may refer the matter to either the Pensions Ombudsman or MoneyHelper (a free service provided by the Money and Pensions Service). MoneyHelper is available to assist members and beneficiaries of a scheme in connection with difficulties which they have failed to resolve with the trustees or managers of the scheme. The Ombudsman may investigate disputes of law or fact in relation to a scheme.

The contact details for MoneyHelper:

Phone: 0800 011 3797

Web: www.moneyhelper.org.uk

The contact details for the Pensions Ombudsman:

Pensions Ombudsman

10 South Colonnade

Canary Wharf

E14 4PU

Phone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Web: www.pensions-ombudsman.org.uk

7. REVIEW

The Trustee will review this Internal Dispute Resolution policy within 12 months and then at least every three years and update as required.

THIS POLICY DOCUMENT WAS AGREED BY THE TRUSTEE AT ITS MEETING ON 16 JUNE 2023

SIGNED: *Inderpreet Dhingra* (Chair)

INTERNAL DISPUTE RESOLUTION PROCEDURE STAGE 1 FORM

Part 1

Details of Scheme member (or prospective member)

Full Name	
Address	
Date of Birth	
National Insurance Number	
Email Address	
Telephone Number	

Part 2

Details of Person Making the Complaint

To be completed only if the person making the complaint is not the member (or prospective member)

Full Name	
Address	
Date of Birth	
Relationship to member	

Part 3

Details of Representative acting on behalf of a Complainant

To be completed only if the person making the complaint has appointed a representative to act on his/her behalf

Full Name	
Address	
Address to be used for correspondence?	Yes/No

Part 4

Details of the Complaint

Please give full details about the complaint in this part, giving any information you think is relevant (including any supporting documentation / written evidence you wish to be considered).

I would like my complaint to be considered under the IDRP process. I consent to the Trustee Directors and/or its agents/advisers/representatives, processing any of my information for this purpose. I understand this may involve the Trustee Directors sharing information about my complaint which could include medical, financial or general information, as appropriate for this purpose.

This complaint may not be dealt with under the scheme's IDRP if the Pensions Ombudsman has started investigating this complaint or court or tribunal proceedings have begun. By signing and returning this form, you are confirming that no investigation or proceedings have commenced.

You will receive an acknowledgement of your complaint within the next ten working days. Please refer to the scheme's IDRP document for more information about what happens next.

Signed		Date	
	(By or on behalf of the Complainant)		

Please email this form to the YBS Pension Scheme Secretary at Pensions@ybs.co.uk.

Alternatively, this form can be posted to:

YBS Pension Scheme Secretary
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ

INTERNAL DISPUTE RESOLUTION PROCEDURE STAGE 2 (APPEAL) FORM

Details of the IDRP Stage 2 Complaint

Please enclose a copy of the letter informing you of the outcome of the IDRP stage 1, together with full details about the reasons for your appeal (to the IDRP stage 1 determination) providing any information you think is relevant (including any new supporting documentation / written evidence in support of your appeal that you wish to be considered).

I would like my complaint to be considered under the IDRP process. I consent to the Trustee Directors and/or its agents/advisers/representatives, processing any of my information for this purpose. I understand this may involve the Trustee Directors sharing information about my complaint which could include medical, financial or general information, as appropriate for this purpose.

This complaint may not be dealt with under the scheme's IDRP if the Pensions Ombudsman has started investigating this complaint or court or tribunal proceedings have begun. By signing and returning this form, you are confirming that no investigation or proceedings have commenced.

You will receive an acknowledgement of your complaint within the next ten working days. Please refer to the scheme's IDRP document for more information about what happens next.

Signed		Date	
	(By or on behalf of the Complainant)		

Please email this form to the Chair of Trustee of the YBS Pension Scheme at Pensions@ybs.co.uk.

Alternatively, this form can be posted to:

Chair of the Trustee of the YBS Pension Scheme
c/o YBS Pension Scheme Secretary
Yorkshire House
Yorkshire Drive
Bradford
BD5 8LJ