

NATIONAL GRID UK PENSION SCHEME

INTERNAL DISPUTE RESOLUTION PROCEDURE

EXPLANATORY NOTE

WHO IS COVERED

This procedure covers disagreements between the Trustees of the National Grid UK Pension Scheme (the Scheme) and people in the following categories. If you have a complaint to make to the Trustees and you are included in one of these categories, this procedure will apply to you.

- Scheme members (this includes pensioners and deferred pensioners, but not those who have transferred out of the Scheme more than six months previously)
- Widows, widowers, registered civil/same sex partners and dependents of members
- Prospective members
- Anyone who has been a member, prospective member, widow or widower or dependent within the last six months
- Someone who on the member's death is entitled to Scheme benefits but who is not financially dependent on the member
- Anyone claiming to be in any of these categories.

Your right to be represented

If you wish to make a complaint and you do not wish to correspond with the Trustees yourself, you may ask a personal representative to act on your behalf. This personal representative should not be a Trustee of the Scheme.

The Pensions Advisory Service (TPAS) is available to assist members and beneficiaries of the Scheme in connection with any difficulty with the Scheme. TPAS is a guidance-only service and does not have a formal role to play in dispute resolution.

Contact details: The Pensions Advisory Service, 11 Belgrave Road, London SW1V 1RB
Telephone: 0800 011 3797 Website: <http://www.pensionsadvisoryservice.org.uk>

The Pensions Ombudsman (PO), appointed under Section 145(2) of the Pension Schemes Act 1993, may investigate and determine any complaint or dispute of fact or law in relation to a scheme made or referred in accordance with that Act. The PO has the power to determine a wide range of complaints and disputes. Its decisions are legally binding and appeal is only permitted on questions of law.

The Pensions Ombudsman's Early Resolution Team (ERT) is available to assist members and beneficiaries of pension schemes with any difficulties they might have in relation to their pension arrangements before raising a formal complaint with the Pensions Ombudsman. Complainants may seek ERT's involvement in their dispute at any time during the process.

Contact details: The Pensions Ombudsman, 10 South Colonnade, Canary Wharf, London E14 4PU
Telephone: 0800 917 4487 Email: helpline@pensions-ombudsman.org.uk

Exemptions

If you have begun court proceedings or the Pensions Ombudsman is already investigating your complaint, this procedure will not apply to you.

PROCEDURE

At Stage 1 of the procedure, disputes are usually considered by a pairing of senior pension employees on behalf of the Trustees, unless the nature of the complaint is such that this would lead to a conflict of interest. In such cases, disputes will be referred to a pairing of the Trustees.

If you disagree with the decision of the appointed persons at Stage 1, you can require the complaint to be put to a committee of the Trustees at Stage 2 of the procedure. If any Trustees were involved with the decision at Stage 1, they would not be part of the committee at Stage 2.

If you disagree with the decision at Stage 2, you can refer the matter to the Pensions Ombudsman.

Information to be provided

If you want to bring a complaint, you must provide details about yourself and the complaint in writing. You should complete a disputes form, which can be obtained from UK Pensions Operations (if not already completed or included with this guidance note). When completing a Stage 2 form, you should enclose a copy of the Stage 1 decision and explain why you are dissatisfied.

At Stage 2 of the procedure, you, or your representative, may attend the meeting of the committee of the Trustees reconsidering your complaint and put forward your reasons for making the complaint. You will then be required to withdraw from the meeting before a decision is made and provided with the Committee's decision in writing following the meeting.

When you receive a decision, it will include details of any relevant legislation or provisions in the Scheme rules that have been relied on in reaching that decision. It will explain whether the Trustees are upholding or overruling the first decision and it will tell you about the Pensions Ombudsman.

Time limits

At Stage 1 of the procedure, a decision will normally be reached within four months of the receipt of a properly completed form. There may be a further period of up to 15 working days to notify you of the decision once it has been made.

An interim response will be provided if a full response is not possible within four months, explaining the reason for the delay and indicating when a response is likely to be provided. In many cases it may be possible to reach a decision earlier than the reasonable periods indicated. You will be informed of the decision as soon as practicable.

If, after you have received the Stage 1 decision, you wish to make an application for the decision to be reconsidered at Stage 2, you have six months in which to notify the Trustees of your request in writing. The Trustees will then have a further four months to reconsider the initial decision and 15 working days to notify you of their decision.

FURTHER INFORMATION

Full details of the Internal Dispute Resolution Procedure are available on request from UK Pensions Operations:

PO Box 3604
Wokingham
RG40 9JA
Telephone: 01189 368996
Email: pensions@nationalgrid.com