

The TSB Pension Scheme (the “Scheme”)

# Your guide to the Scheme’s internal dispute resolution procedure

The Scheme Trustee is required to put in place procedures to deal with disputes. The Trustee and the administrators are always keen to resolve any complaints or errors which have occurred in the running of the Scheme. The formal dispute procedure is set out in a question and answer format below. The Trustee may alter the procedure from time to time.

## What complaints does the procedure cover?

If you have a complaint or grievance about the Scheme which hasn’t or can’t be resolved by the administrators, you can apply to have it looked into by the Trustee.

## Who can apply?

Anybody can apply who has or could have an interest in the Scheme and who has a disagreement they would like investigated.

Technically, the disagreement is with the Trustee as it is responsible for the running of the Scheme, but the Trustee will aim to resolve any problems. If you have ceased to have an interest in the Scheme you must apply within 6 months of the date you ceased to have an interest.

In some circumstances the Trustee may accept applications outside this timeframe, for example where you could not reasonably have known about the basis of the dispute or because of exceptional circumstances, such as incapacity. If you have a reason to request an extension of this period, you should include details in the relevant box of the IDR Form (attached as the Appendix).

## Must I make the application myself?

Anybody you want can apply for you, if you prefer. This could for example be a member of your family, a friend, or a lawyer.

If you die while your complaint is being investigated, the application may be continued by your Personal Representatives. If the person applying is under 18, or is for some other reason incapable of acting on their own behalf, the application can be made by a member of their family or by another suitable person.

A person who applies for you must give their details in the relevant box of the IDR Form.

## What can I apply about?

You can apply on any matter which is in the Trustee’s power. If your question or dispute is properly for TSB to consider (even if it is about pensions), rather than the Trustee, you should contact HR Essentials. If it has already been passed to the Pensions Ombudsman, a court or a tribunal, the Trustee is unable to deal with it under this procedure.

## Who do I apply to?

The Trustee, The Law Debenture Pension Trust Corporation p.l.c.  
Fifth Floor, 100 Wood Street, London, EC2V 7EX  
[catherine.palarca@lawdeb.com](mailto:catherine.palarca@lawdeb.com)

## How do I apply?

If applying for yourself, you must complete the Form IDR, which includes all the details required from you by law.

## What happens after I have made my complaint?

The Trustee will give full consideration to your complaint and will make a decision within four months of the date it receives your application. You will be notified of the decision within 15 working days of it being made. If a decision can’t be reached within four months, you will be told the reasons why and when you can expect it.

## What will the Trustee’s reply cover?

The Trustee’s reply will explain: what its decision is; reference to any laws it has relied on; reference to any parts of the Scheme Rules which have a bearing; and what you can do if you are not happy with the decision.

## What if I am still not satisfied?

If you are not satisfied with the Trustee’s decision you may refer the matter to the Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf, E14 4PU

Tel: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service

11 Belgrave Road, London, SW1V 1RB

Telephone: 0800 011 3797

Website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

# Internal Dispute Resolution Procedure (IDRP) Form

Applicant					
Surname				Mr/Mrs/Ms/Miss/other	
Forenames					
Status	Active Member <input type="checkbox"/>	Prospective Member <input type="checkbox"/>	Deferred Pensioner <input type="checkbox"/>	Pensioner <input type="checkbox"/>	*Other Beneficiary <input type="checkbox"/>
Date of Birth		Your National Insurance No. (*Other Beneficiaries need not complete)			
*If "Other Beneficiary" please state Member's name					

Representative of Applicant, if any		
Surname and initials		Mr/Mrs/Ms/Miss/other

Address for correspondence

Statement of Complaint
(continue on reverse and / or separate sheet)

Request for extension of "reasonable period" for making an application
Complete if applicable

Send this form with any attachments to:	
The Trustee The Law Debenture Pension Trust Corporation p.l.c. Fifth Floor, 100 Wood Street London, EC2V 7EX catherine.palarca@lawdeb.com	Number of pages

## Data Protection

The Trustee of the Scheme is a data controller in respect of personal data processing for the administration of the Scheme.

As data controller, the Trustee holds and processes certain personal data about you, as a Scheme member, and possibly those of your dependants and beneficiaries. Personal data means information that can be used to identify you, such as your name. The Trustee holds and processes this data to properly administer the Scheme and to comply with the law.

The types of data the Trustee may collect and hold will include, for example, your national insurance number, date of birth and your postal address. The Trustee generally collects this data from you and from TSB. Some of the data the Trustee collects may be classed as 'sensitive data', such as information you tell us about your health when applying for ill-health pension benefits. The Trustee may require your consent to collect and hold this data.

As the Trustee is assisted by third parties to properly administer the scheme, your personal data may be shared with these parties, including for example, the Scheme's administrator, the Trustee's professional advisers (such as the Scheme's lawyers), service providers, regulators and Government bodies. Your personal data may also be shared with TSB.

Further information on how the Trustee uses your personal data and your rights regarding that data can be found at [www.tsbpensionscheme.co.uk/pensions\\_talk](http://www.tsbpensionscheme.co.uk/pensions_talk). If you have any questions you can call Equiniti on 0345 266 9214 or email [tsbpensions@equiniti.com](mailto:tsbpensions@equiniti.com)

### Consent

As part of your complaint put forward under the Scheme's Dispute Resolution Procedure, and to enable your complaint to be dealt with properly, the Trustee will process your personal information. Some of the data the Trustee collects and processes may be classed as "special category personal data", such as information you tell us about your health or sexual orientation. By law, the Trustee requires your explicit consent to the processing of this special category personal data.

The Trustee shall process your personal data (including any special category personal data) in order to review and adjudicate upon your complaint.

You may withdraw your consent to any of the above processing activities at any time by sending an email to [tsbpensions@equiniti.com](mailto:tsbpensions@equiniti.com) or calling Equiniti on 0345 266 9214. If you withdraw your consent above, the Trustee will cease processing your personal data when it receives your notice of withdrawal unless we have another lawful reason to continue to process your personal data. If you refuse to consent, or subsequently withdraw your consent to it being processed, the Trustee may not be able to consider all relevant factors in respect of your complaint.

I confirm that I have read and understood the information above and the data protection policy at [www.tsbpensionscheme.co.uk/pensions\\_talk](http://www.tsbpensionscheme.co.uk/pensions_talk) before completing and signing this form. I understand that the Trustee will process my personal data and my sensitive data for the purposes and manner described in the data protection policy at [www.tsbpensionscheme.co.uk/pensions\\_talk](http://www.tsbpensionscheme.co.uk/pensions_talk).

I give my consent to the processing of any special category personal data relating to me contained in this form, including this information being passed to third parties where relevant.

## Signature of Applicant or Representative

	Date
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## Information about other individuals

If you (i) are making a complaint other than as a scheme member and have provided information about your relationship to the scheme member and/or other details about the scheme member or (ii) are a scheme member and have provided information about any relatives or other persons in relation to your complaint, or (iii) are a representative acting on behalf of an individual, please inform the relevant person or persons that you have passed their personal data (including any special category personal data) to the Trustee, and provide them with a link to the data protection policy at [www.tsbpensionscheme.co.uk/pensions\\_talk](http://www.tsbpensionscheme.co.uk/pensions_talk).

If any person mentioned on this form has any concerns about the way that their personal data is being used they can contact the Trustee at [catherine.palarca@lawdeb.com](mailto:catherine.palarca@lawdeb.com).

I confirm that I have notified the relevant individual(s) of the purpose of this form and each relevant individual has agreed to me providing their personal data (including any special category personal data) to the Trustee and any relevant third parties for the purpose of determining this complaint.

