

THE BRITISH STEEL PENSION SCHEME

Guide to the Internal Dispute Resolution Procedure (IDRP)

If you have a specific complaint, please present it to the Pensions Office. If you are not satisfied with the response you receive, there are internal dispute procedures which meet the requirements under the Pensions Act 1995 and the Occupational Pension Schemes (Disclosure of Information) Regulations 1996. The dispute procedures are as follows:

Stage 1

Complaints should be made in writing to:

Mr M Donohue
Scheme Secretary
FREEPOST RLXS-ZXKT-AUER
British Steel Pension Scheme
Glasgow
G2 7BW

A written response will be given within two months. It will explain the situation and refer to any relevant Scheme Rules and/or legislation.

Stage 2

If you are not content with the Stage 1 reply you have the right to take the dispute to Stage 2 within six months of the reply. At the second stage, individuals may write to the Trustee, asking them to further consider the first stage decision. This request should be in writing to:

"For consideration by the Trustee"
FREEPOST RLXS-ZXKT-AUER
British Steel Pension Scheme
Glasgow
G2 7BW

The Trustee aims to reply within two months of your request. Depending on when the Trustee meets, it may not be possible for you to receive a reply as soon as this. Should this situation arise, the Pensions Office will let you know when you can expect a full reply.

If you are still dissatisfied after using the IDRP, a complaint can be raised external to the Scheme. There are both formal and informal bodies that may consider your complaint, i.e. The Pensions Advisory Service (TPAS) and the Pensions Ombudsman. Most complaints are considered initially by TPAS.

TPAS is an independent voluntary organisation with local experts in pension matters, who will assist members of occupational pension schemes not satisfied with the information given by scheme administrators. The Pensions Ombudsman is appointed under section 145(2) of the Pension Schemes Act 1993 to deal with complaints against and disputes with occupational pension schemes. He is independent and may act as a partial adjudicator in disputes which occur within his remit. (In practice, TPAS will normally advise if the matter should be referred to the Pensions Ombudsman.)

If you wish to contact TPAS the details are as follows:

TPAS
11 Belgrave Road
LONDON
SW1V 1RB

Telephone: 0800 011 3797
www.pensionsadvisoryservice.org.uk

If TPAS cannot resolve the dispute, you can refer it to the Pensions Ombudsman. If you wish to contact the Ombudsman, the details are as follows:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Telephone: 0800 917 4487
www.pensions-ombudsman.org.uk

It is generally recognised that it is better to raise the matter with scheme administrators in the first place and the Pensions Ombudsman will not give formal consideration to your dispute unless you have already sought to resolve matters directly with the Scheme via the IDR.

How the IDR works

