

ARCADIA GROUP PENSION SCHEME ("the Scheme")

c/o Dalriada Trustees Limited, Linen Loft, 27-37 Adelaide Street, Belfast, BT2 8FE

INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)

The Scheme operates a single stage IDRP. If you have a complaint or query which cannot be resolved quickly and informally by the Scheme's administrator, Barnett Waddingham, please contact the Scheme's Trustee at the following address:

c/o Dalriada Trustees limited
Linen Loft, 27-37 Adelaide Street
Belfast
BT2 8FE

INFORMATION REQUIRED

In the event that you wish to raise a formal complaint, please confirm the following when you contact the Trustee:

- If you are a member – the Scheme name, your full name, address, date of birth and National Insurance number.
- If you are the spouse or dependant of a former member – your full name, address, date of birth and relationship to the member, and the member's full name, date of birth and National Insurance number.
- Details of your complaint. You should confirm that you are making a complaint under this IDRP.
- If you are no longer a member, beneficiary or prospective member (or claim to be in one of those categories) you should make your complaint within six months of the date on which you ceased to be, or claim that you ceased to be, such a person.

THE DECISION

The Trustee will investigate the complaint without undue delay and will liaise with any relevant third parties to obtain the information needed to fully consider your complaint. The Trustee will also keep you reasonably informed of progress where appropriate.

The Trustee will normally make a decision within three months of receiving your application and will inform you of the decision, usually no later than 10 working days after it has been made. If this is not possible, the Trustee will write to explain why there is a delay and when you can expect a reply. You may, if you wish, nominate someone to represent you in making the complaint – for example a colleague or solicitor.

MONEY HELPER

Money Helper, provided by the Money and Pensions Service (MAPS), is available to help you (and other beneficiaries under the Schemes) with any general requests for information or guidance concerning your pension arrangements. You can contact Money Helper via telephone helpline, webchat or online enquiry form:

Telephone: 0800 011 3797

Website: <https://www.moneyhelper.org.uk/en/pensions-and-retirement>

Address: Money and Pensions Service, 120 Holborn, London, EC1N 2TD

THE PENSIONS OMBUDSMAN (TPO)

The Early Resolution Service is an informal service offered by TPO and is available to help you (and other beneficiaries under the Scheme) with any difficulties you may have in relation to the Schemes.

If you are unable to resolve your complaint through the IDRP (or Early Resolution Service if used), then TPO is available to adjudicate in relation to a complaint or dispute of fact or law.

You have the right to refer your complaint to TPO free of charge.

You can make your complaint to TPO:

- using an online form at <https://www.pensions-ombudsman.org.uk/making-complaint>
- by e-mail to enquiries@pensions-ombudsman.org.uk

TPO can also be contacted in writing at:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

You can visit www.pensions-ombudsman.org.uk for more information, or telephone the TPO's helpline on 0800 917 4487 (or from overseas +44 (0) 207 630 2200).

TPO also offers a Live Chat service on selected days and times, see <https://www.pensions-ombudsman.org.uk/contact-us>

DATA PROTECTION COMPLAINTS

This Procedure may also be used by you, whether or not you are a member of the Scheme, where the complaint relates to the handling of your personal data by or on behalf of the Trustee.

A data protection complaint is any concern because you consider that your personal data has been processed in a way that does not comply with data protection law. This may include (for example):

- how your personal data has been collected, used, stored or shared;
- delays or issues in responding to your subject access request (SAR);
- the security measures used to store your information; or
- concerns about accuracy, retention or security of your personal data.

You do not need to describe your concern as a “data protection complaint” for it to be treated as one. Receipt of your complaint will be acknowledged within 30 days.

If your complaint relates to the handling of personal data, you may raise the matter with the Information Commissioner’s Office (ICO) at any point.

THE INFORMATION COMMISSIONER (ICO)

The ICO is the UK regulator for data protection. You can contact the ICO as follows:

Address: Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

Telephone: 0303 123 1113

Website: www.ico.org.uk

ARCADIA GROUP PENSION SCHEME("the Scheme")

**INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)
APPLICATION FORM FOR PENSION DISPUTES**

SCHEME NAME:

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Please complete all relevant sections in block capitals. Where an answer is not applicable, please indicate 'N/A'.

1 Your details

Name:
Address:
Postcode:
Telephone number:
Date of birth:
National Insurance number:

2 Representative's details. Is a representative acting on your behalf? If so please give their details.

Name of representative:	
Address:	
Postcode:	
Telephone number:	
Should this address be used for service of the decision and any requests for further information?	YES / NO

3 About your complaint

Does your complaint relate to your own membership or prospective membership of the Scheme?	YES / NO
If the answer is YES please give details of your membership e.g. deferred member, pensioner member etc., and member number (if known)	
Does your complaint relate to the membership of another person?	YES / NO

If the answer is YES please complete the following details about the member of the Scheme.

Member's name:	
Member's address:	
Postcode:	
Member's date of birth:	
Member's date of death if deceased:	
Member's National Insurance number:	
Your relationship to the member:	

4 Details of your complaint

Please give details of your complaint below. Please supply copies of any documents that support your complaint.

Please continue on a separate sheet if the space below is insufficient.

5 Court proceedings

The complaint cannot be dealt with under the Scheme's Internal Dispute Resolution Procedure if:

- court or tribunal proceedings have begun; or
- the Pensions Ombudsman has commenced an investigation into the complaint.

By signing and returning this form you confirm that no such proceedings or investigation are continuing.

Signed

Name (block capitals)

Dated

This application should be returned to:

Dalriada Trustees limited
Linen Loft, 27-37 Adelaide Street
Belfast
BT2 8FE

YOU SHOULD KEEP A COPY OF THIS NOTICE FOR YOUR OWN RECORDS

What happens next?

Your complaint will be considered by the Trustee, who will normally make a decision within three months of receiving your application and will inform you of the decision, usually no later than 10 working days after it has been made. If this is not possible, the Trustee will write to explain why there is a delay and when you can expect a reply.