Dalriada. A better way

The Westminster Pension Scheme

Internal Disputes Resolution Procedure

The Westminster Pension Scheme (the "Scheme") operates a single stage Internal Disputes Resolution Procedure (IDRP). If you have a query or complaint regarding the Scheme, please contact the Scheme's Trustee at the following address:

The Trustee of The Westminster Pension Scheme ("the Trustee") Dalriada Trustees Limited Linen Loft 27-37 Adelaide Street Belfast BT2 8FE

INFORMATION REQUIRED

- If you are a member 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 Internal Dispute Resolution Procedure.

The Trustee will normally make a decision within four months of receiving your application and will inform you of the decision usually no later than 15 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. Your representative should include his or her full name and address, as well as your personal details, the subject of your complaint, and an outline of the facts.

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 onwhich you ceased to be, or claim that you ceased to be, such a person.

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If you are unable to resolve your complaint either through the IDRP or through MoneyHelper you may be able to seek assistance from the Pensions Ombudsman. The Ombudsman has power to investigate and resolve complaints or disputes of fact or law in relation to pension schemes.

You can put your case to them at:

The Pensions Ombudsman 10 South Colonnade Canary Wharf E14 4PU

You can contact the Ombudsman by telephone on: 0800 917 4487. Or, by submitting an enquiry online via the email address: enquiries@pensions-ombudsman.org.uk

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