

Nationwide Pension Fund

Internal Dispute Resolution Procedure

There is a formal internal dispute resolution procedure which aims to resolve all disputes with the Trustee about the Fund speedily and fairly. Any members and potential beneficiaries, as detailed below, have the right to make an application for a decision to resolve the dispute and then, if not satisfied, request that the decision be reconsidered by the Trustee. The procedure does not apply to disputes with Nationwide, even if the dispute is about pensions.

Those eligible to use the internal dispute resolution procedure are:

- a) Members of the Fund
- b) A widow, widower, surviving civil partner, surviving dependant of a deceased member or other person entitled to benefits on the death of a member
- c) Prospective members
- d) Persons who were within the categories (a) to (c) above in the six months before making the application.
- e) Persons claiming to be within the categories (a) to (d) above where the dispute relates to whether or not they are such a person.

Note that this procedure does not cover any complaint for which court or tribunal proceedings have been commenced or in relation to which The Pensions Ombudsman has commenced an investigation.

Stage one – application

Any eligible person may make an application themselves or has the right to nominate a representative to make the application to use the procedure on their behalf. In the first instance the application must be in writing to the Secretary to the Trustee and must include:

Either

For current or former members or prospective members (or those claiming to be):

- Individual details with full name, address, date of birth and national insurance number

Or

For current or former widows, widowers, surviving civil partners, surviving dependants of a deceased member or other persons entitled to benefits on the death of a member (or those claiming to be any of the preceding persons):

- Their full name, address and date of birth, their relationship to the member, plus the full name, address, date of birth and national insurance number of the member

PLUS

- A statement of the nature of the disagreement with sufficient details to show why the complainant is aggrieved.

Also, if a representative has been nominated:

- The full name and address of the representative. The application must be signed by or on behalf of the complainant.

Employee Pensions will acknowledge receipt of all communications from complainants within five working days of receipt. Stage one decisions will be reached by either the Head of Employee Pensions or the Secretary to the Trustee. The decision of the Head of Employee Pensions or the Secretary to the Trustee will usually be reached no later than two months after receipt of the complaint. If it is not possible to communicate the decision within two months, an interim reply will be sent to you setting out the reason for the delay and expected date for the reply. The decision will usually be communicated no later than 15 working days after the decision has been reached.

Stage two – application

If the complainant is not satisfied with the initial decision under Stage One, he or she may request that the matter be reconsidered. Appeals must be made within six months of the initial decision. The appeal must be made in writing to the Secretary to the Trustee and must include:

- A copy of the initial decision
- A statement of the reasons why the complainant is dissatisfied with the decision
- Notification that the complainant wishes the disagreement to be reconsidered by the Trustees

The appeal must be signed by or on behalf of the complainant.

The Secretary to the Trustee will arrange for the dispute to be considered at the earliest opportunity by the Trustee's Disputes Sub-Committee.

The complainant will have the opportunity to make representations to the Trustee's Disputes Sub-Committee in writing and/or orally. In oral representations to the Trustee's Disputes Sub-Committee (which will normally be by telephone conference*), the complainant has the right to be accompanied by a colleague or Staff Union representative. The decision of the Trustee's Disputes Sub-Committee will usually be reached no later than two months after receipt of the appeal. If it is not possible to communicate the decision within two months, an interim reply will be sent setting out the reasons for the delay and expected date for the reply. The decision will usually be communicated no later than 15 business days after the decision has been reached.

The Pensions Ombudsman

A complainant who remains dissatisfied with the Trustee's decision may refer the matter to The Pensions Ombudsman. The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to a scheme made or referred in accordance with the Pension Schemes Act 1993.

Please note, however, that at any stage, whether before, during or after starting this internal dispute resolution procedure, you have the right to contact The Pensions Ombudsman for free and impartial assistance via its "Early Resolution Service".

The Pensions Ombudsman (including the Early Resolution Service) can be contacted at:

10 South Colonnade
Canary Wharf
London
E14 4PU
Telephone: 0800 917 4487
Email: helpline@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

Issued on behalf of the Trustee by: Employee Pensions, Nationwide Building Society, Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 2GN

*Expenses for attending would not normally be paid