

Internal Dispute Resolution Procedure

There is a formal internal dispute resolution procedure which aims to resolve all disputes with the Nationwide Pension Fund Trustee Limited (the Trustee) about the Nationwide Pension Fund (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.

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) A surviving non-dependent beneficiary of a deceased member
- e) A person with rights in relation to the Fund following a pension sharing order
- f) Persons who were within the categories (a) to (e) above in the six months before making the application.
- g) Persons claiming to be within the categories (a) to (f) above where the dispute relates to whether or not they are such a person.

This procedure does not cover any dispute for which court or tribunal proceedings have been commenced or in relation to which The Pensions Ombudsman has commenced an investigation. This procedure does not apply to disputes with Nationwide Building Society, even if the dispute is about pensions.

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. A representative may be a legal adviser, a financial adviser or similar or a family member.

A Stage One application must be in writing to the Pension Fund Governance & Secretariat team using the contact details below:

The Pension Fund Governance & Secretariat team

Nationwide Pension Fund

Gallagher (Bristol)

PO Box 319

GL14 9BF

Please mark the application as 'NPF – Stage One IDRP application'

The Stage One application must include:

Either

For current or former members or prospective members or any person with rights in relation to the Fund following a pension sharing order (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 non-dependent beneficiaries or 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, what loss has been suffered and what remedy is sought (and copies of relevant documentation should be enclosed).
- The application must be signed by or on behalf of the complainant.

Also, if a representative has been nominated:

- The full name and address of the representative and their relationship to the complainant.

The Pension Fund Governance & Secretariat team will acknowledge receipt of the Stage One application within five working days of receipt. The complainant may be asked to provide additional information, so that the Pension Fund Governance & Secretariat team has all the appropriate information to make an informed decision.

Stage One decisions will be reached by a member of the Pension Fund Governance & Secretariat team on behalf of the Trustee. The decision 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 the complainant 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, they may request that the matter be reconsidered. Appeals must be made within six months of the Stage One decision. The Stage Two application must be made in writing to the Pension Fund Governance & Secretariat team, using the contact details noted above. Please mark the application as 'NPF – Stage Two IDR application'. The application must include:

- A copy of the Stage One decision
- A statement of the reasons why the complainant is dissatisfied with the Stage One decision (along with any further documentation relevant to the complaint)
- Notification that the complainant wishes the decision to be reconsidered by the Trustee

The Stage Two application must be signed by or on behalf of the complainant. The Fund's Governance & Secretariat team will acknowledge receipt of the Stage Two application within five working days of receipt.

The Pension Fund Governance & Secretariat team will arrange for the dispute to be considered at the earliest opportunity by the Trustee's Disputes Sub-Committee.

The Trustee may invite the complainant to make an oral representation to the Trustee's Disputes Sub-Committee (which will normally be by telephone or video conference*). If making an oral representation, the complainant has the right to be accompanied by their nominated representative. The decision of the Trustee's Disputes Sub-Committee will usually be reached no later than two months after receipt of the Stage Two application. 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, a complainant has 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

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

*Expenses for attending would not normally be paid

The Money and Pensions Service

If you have any general questions about your pension or require impartial assistance or support, the Money and Pensions Service is available at any time to assist with pensions questions, and with any issues you have been unable to resolve with the trustees or managers of the scheme. You can contact the Money and Pensions Service at:

Money Helper (part of The Money and Pensions Service)

Borough Hall
Cauldwell Street
Bedford
MK42 9AP

Tel: 0800 011 3797

Email: pensions.enquiries@moneyhelper.org.uk

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

Data Protection

The Trustee is a “controller” for the purposes of the Data Protection Act 2018 and the UK General Data Protection Regulation (as it forms part of domestic law by virtue of section 3 of the European Union (Withdrawal) Act 2018) and, as such, is subject to statutory requirements to protect your personal data.

The Trustee has a legal obligation to process and a legitimate interest in processing personal data relating to you in administering the Fund (this may include providing personal data to third parties).

We may pass information you provide in relation to your complaint to the Trustee’s administrators, advisers (including legal and actuarial advisers) and, if we consider it appropriate in the circumstances of your complaint, to Nationwide Building Society as the Fund’s sponsoring employer.

We may also need to process sensitive personal data for the purpose of considering and making a decision in relation to your complaint, for example if your complaint is about an application you have made about an ill health early retirement. We may process your complaint (including any sensitive information) where it is necessary in order to comply with our legal obligations or to respond properly to the complaint.

A copy of the Trustee’s data protection privacy notice is available upon request.

Contact us

If you have any questions in relation to this IDR, please contact the Pension Fund Governance & Secretariat team at the address stated below.

Issued on behalf of the Trustee by: Pension Fund Governance & Secretariat team, Nationwide Pension Fund, Gallagher (Bristol), PO Box 319, GL14 9BF.