

Western Provident Association Pension Scheme

Internal Dispute Resolution Procedure (IDRP)

Complaints or disputes to do with the Western Provident Association Pension Scheme (the Scheme) are rare and usually resolved informally by contacting XPS Administration, the Scheme's administrators by email, by telephone or in writing as follows:

Address: One Temple Quay
Bristol BS1 6DZ

Telephone: 0117 2020402

Email: WPA@XPSGroup.com

However, if you have a complaint or dispute which you have been unable to resolve informally, you should let us know by following this formal IDRP process.

Who can use the IDRP process?

You may make an application under the IDRP if you are:

- 1) A member, whether employed deferred, deferred, retired or pension credit member.
- 2) The widow, widower, surviving civil partner or other dependant of any deceased person in (1).
- 3) A surviving non-dependant beneficiary of any person in (1).
- 4) A prospective member of the Scheme. Please note, this category is unlikely to apply.
- 5) Any person who has ceased to be within any of the categories 1) – 4) in the last six months.
- 6) Any person, who considers that they should be in one of the categories 1)-5) described above.

You may, if you wish, nominate someone to represent you in making your complaint, for example, a friend, colleague or a professional adviser. Minors or persons otherwise incapable of acting for themselves may also nominate a family member or other suitable person to act on their behalf. A complaint can also be made, or continued, by personal representatives where the complainant dies before the matter is resolved. You must provide your representative with signed, written consent for them to raise your complaint.

You may not raise a complaint under this IDRP process if:

- 1) There are court or tribunal proceedings in progress in relation to the matter you wish to complain about, or the Pensions Ombudsman has already started a formal investigation.
- 2) The dispute is with your employer (or former employer).

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Can I get independent support through the IDR process?

Yes. While you can usually only invoke the Pensions Ombudsman's formal investigation process once you have been through the Scheme's IDR process, you have the option of asking for help from a member of the Pensions Ombudsman's Early Resolution Team at any time.

The Early Resolution Service is free, and you can contact them in writing, by telephone or via their website as follows:

Address:

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

Telephone: 0800 917 4487

Website: www.pensions-ombudsman.org.uk

Email: enquiries@pensions-ombudsman.org.uk

How do I lodge my complaint through the IDR process?

You should put your case in writing using the Applicant Complaints Form (signed by you, or on your behalf) to the Trustee at the following address:

XPS
One Temple Quay
Bristol BS1 6DZ

Your Applicant Complaints Form should as a minimum, provide details of:

- > Your particular complaint.
- > Your full name, address, date of birth and National Insurance number (or if you are writing on behalf of someone else, those of the aggrieved individual together with details of your relationship to the member).
- > The full name and address of any representative that you would like to act on your behalf and whether you want correspondence to be sent to your home address or to theirs.

The Trustee will acknowledge receipt of your complaint within 5 working days and always aim to take a decision on any dispute within four months of the date that a written application is received, it is anticipated that complaints will be resolved well within the permitted four-month timeframe. If the Trustee is unable to give you a full written reply within this period, you will be advised of the reason for the delay and given a date when you may expect a formal reply.

You will be notified of the Trustee decision no later than 15 working days after the decision has been made.

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What if I disagree with the IDRPs decision?

If you disagree with the Trustee decision, you have the right to take up your complaint with the Pensions Ombudsman, free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with the Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended. The Pensions Ombudsman can be contacted at:

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

You can also submit a complaint form online: www.pensions-ombudsman.org.uk/making-complaint

MoneyHelper

MoneyHelper (previously known as The Pensions Advisory Service) provides free and impartial information and guidance about pensions and can be contacted at:

Address	Telephone: 0800 011 3797
Money and Pensions Service	Website: www.moneyhelper.org.uk/
Holborn Centre	
120 Holborn	
London	
EC1N 2TD	

You can submit an enquiry form online: <https://www.moneyhelper.org.uk/pensions-enquiry-form>

Future Changes

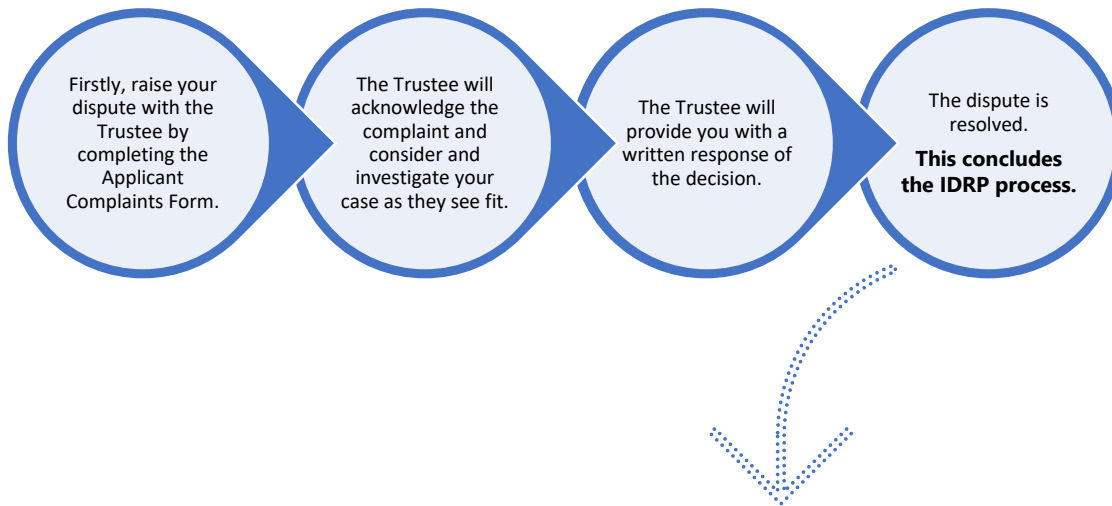
This IDRPs process has effect on and from 10 November 2022 in relation to applications made on or after that date. The Trustee reserves the right to alter these procedures to reflect experience and changes of circumstances or law.

Issued by the Trustee of the Western Provident Association Scheme

30 May 2023

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The IDR Process in summary



If you disagree with the decision made by the Trustee you may wish to contact the Pensions Ombudsman.

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Applicant Complaints Form

You should fill in this form if you wish to invoke the Scheme's Internal Dispute Resolution Procedure. This form can be filled out by you or your representative.

Section A

Details of member (complete in all cases)

Surname

First name(s)

Date of Birth

National Insurance number

Address

Section B

If you are making the complaint and are a widow, widower or dependant of the member, please complete this section in respect of yourself

Surname

First name(s)

Date of Birth

National Insurance number

Address

Your relationship to the member

Section C

If you have been appointed to act on the member's behalf, please complete this section

Surname

First name(s)

Address

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Signed

Date

Complaints form

It is very likely that information provided by a complainant (or their representative) in connection with a complaint will amount to “personal data” for the purposes of data protection law. In some cases, the information may be “sensitive” (or “special categories”) data – for instance, if it relates to a person’s health.

As with all personal data which is held by the Trustee, this data will be stored securely and processed only in accordance with the Scheme’s data protection policy and applicable legal requirements. For more information on how and why the Trustee will process any personal data provided in connection with a complaint, and the Complainant’s (or their representative’s) legal rights in relation to that processing, please see the Scheme’s privacy notice, which is available here:

WPA.org or MyPension.com