



# Internal Dispute Resolution Procedure

The Pensions Act 1995 (“the Act”) requires pension schemes to have prescribed procedures for the Trustee to resolve disagreements arising from the running of the Scheme. This procedure has been updated in line with the requirements of the Pensions Act 2004.

## Complainants

You may make a complaint under the procedure if you have a disagreement with the Trustee and you:

1. are an employee member, deferred member or pensioner member of the MNRPF; or
2. are the widow, widower or surviving dependant of any person in 1; or
3. fell within category 1 or 2 in the six months before your application under this procedure; or
4. claim to be within category 1, 2 or 3.

If you make a complaint under the procedure, you may appoint a representative to act on your behalf. The representative need not have any connection with the MNRPF. Where a person who has made a complaint dies the application may be continued by his or her Personal Representatives. Where a complainant is a minor or is otherwise incapable of acting for him or herself, the application may be made or continued by a member of his or her family or by some other suitable person.

## Procedure

The procedure is divided into two stages. The decision at the first stage is made by the Pension Fund Manager. If you are not happy with the result of that decision you can go to the second stage when the decision is made by the Trustee.

### Stage 1

If you wish to make a complaint, you must submit a written application to the Pension Fund Manager setting out the particulars of your disagreement with the Fund. You should set out the full details which you wish to be taken into consideration, providing your basic details and as much information as you can. If you have any letters or other documents in support of your complaint, you should enclose copies of these.

If you are a widow(er) (including surviving civil partner), dependant, or non-dependent beneficiary of a deceased member then your name, address, date of birth and relationship to the member must be provided in addition to the member’s basic details.

If you are a representative acting on behalf of the complainant then your name and address must be stated in addition to your relationship (if any) to the complainant, whether your address is to be used for correspondence purposes and the complainant’s basic details.

You can obtain a DISPUTE RESOLUTION APPLICATION FORM (STAGE 1) by writing to Mercer at:

Merchant Navy Ratings Pension Fund  
c/o Mercer  
Post Handling Centre U  
St James's Tower  
7 Charlotte Street  
Manchester  
M1 4DZ

You should complete the form and send it to the above address. It will be acknowledged and, if necessary, you will be asked for further clarification of details on the form.

At this stage your complaint will be dealt with by the Pension Fund Manager.

You should expect to receive a formal response within two months from either the date of receipt of your completed form or by the date that any further information requested has been received.

If a response cannot be given within two months, an interim reply will be sent explaining the delay and giving an expected date for the response.

## Stage 2

If you are unhappy with the outcome of Stage 1 and the determination made by the Pension Fund Manager (and your case has not already been referred to the Trustee), you have the option to appeal this decision under Stage 2.

If you wish to submit an application under Stage 2, you should put your case in writing to the Trustee, within six months of the date of the Stage 1 determination, at the following address:

Trustee of the Merchant Navy Ratings Pension Fund  
c/o Barnett Waddingham LLP  
163 West George Street  
Glasgow  
G2 2JJ

You must provide:

- the details of the grounds on which the application is made;
- the details previously given to the Pension Fund Manager under Stage 1;
- a copy of the Stage 1 decision;
- a statement of the reasons for your dissatisfaction with the decision; and
- a request that the matter be reconsidered by the Trustee.

You will be notified of the decision within two months or an interim reply will be sent. The date when the Trustee can give a decision will be determined by the date of their meetings, and you will be notified of the date when you should expect to receive the Trustee response.

If a decision cannot be given within two months, an interim reply will be sent explaining the delay and giving an expected date for the decision.

## External assistance in dispute resolution

### *The Pensions Ombudsman*

At any time you may contact the Pensions Ombudsman for assistance in respect of the dispute resolution. The Pensions Ombudsman can help investigate complaints and disputes of fact or law connected with pension schemes. They can help if you've already tried to resolve a problem but are not satisfied with the outcome. They will look at the facts, without taking sides and have legal powers to make decisions.

If you need help raising your concerns, or just to discuss a potential complaint, you can contact the Pensions Ombudsman's helpline service. Their details are:

Telephone: 0800 917 4487 (and select the option to discuss a potential complaint)

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

### *Making an application to the Pensions Ombudsman*

If you disagree with the Trustee's decision under Stage 2, you may refer the matter to the Pensions Ombudsman.

To make a formal application, please contact:

Telephone: 0800 917 4487 (and select the option to make a formal application)

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

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

Please note that the Pensions Ombudsman will generally require members to refer matters onto them for consideration within three years of the date that the member was aware of an issue or a complaint being made.

You can also submit a complaint form online: [www.pensions-ombudsman.org.uk/our-service/make-a-complaint/](http://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/)

If you have general requests for information or guidance concerning your pension arrangements please contact The Pensions Advisory Service:

Money and Pensions Service  
120 Holborn  
London  
EC1N 2TD

Telephone number: **0800 011 3797**

Website: [www.pensionsadvisoryservice.org.uk/](http://www.pensionsadvisoryservice.org.uk/)

## Exclusions

The internal dispute resolution procedure does not relate to:

- a disagreement in respect of which proceedings have begun in a court or tribunal;
- a complaint or dispute in respect of which the Pensions Ombudsman has commenced an investigation;
- a dispute which has nothing to do with the Trustee (e.g. a dispute which is solely with an employer),
- If you transfer out of the Fund then this procedure is only available to you for six months after you transfer out.

## **Regulation of Pension Schemes**

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties. If you feel you need to contact the Regulator, the address to write to is:

The Pensions Regulator  
Napier House  
Trafalgar Place  
Brighton  
BN1 4DW

## **Informal Complaints Procedure**

The complaints procedure set out in this document does not preclude a beneficiary from making an informal complaint about any matter relating to the MNRPF.



# Dispute Resolution Application Form

## Stage 1

Basic Details	Member	Complainant (if different)
Name:		
Address:		
Date of Birth:		
National Insurance number:		

Please provide details of your complaint.

Complaint details

(Continued from overleaf)

Empty rectangular area for providing details.

Please continue on a separate sheet if required.

I confirm that all details provided are accurate to the best of my knowledge.

Signature: ..... Date: .....

Please return this form with copies of all supporting paperwork to:

Merchant Navy Ratings Pension Fund  
c/o Mercer  
Post Handling Centre U  
St James's Tower  
7 Charlotte Street  
Manchester  
M1 4DZ

