

PILKINGTON SUPERANNUATION SCHEME (THE "SCHEME")

Dispute Resolution Procedure

Section 50 Pensions Act 1995 requires trustees of pension schemes to have formal arrangements for resolving disagreements which members and other persons with a possible interest may raise about the Scheme.

The following paragraphs detail the Dispute Resolution Procedure adopted by the Trustees of the Pilkington Superannuation Scheme (the "**Trustees**").

1. Who Can Make a Complaint?

The Trustees will consider complaints from:

- a member of the Scheme,
- a widow, widower, surviving civil partner or surviving dependant of a deceased member
- a surviving non-dependant beneficiary (i.e. a person who, on the death of the member, is entitled to the payment of benefits under the Scheme) of a deceased member
- someone who used to fall into one of the categories above, or
- someone who claims to fall into one of the categories above and the dispute relates to whether they are such a person.

Complaints may also be made or continued on behalf of a person who falls into one of the categories above:

- where the person dies, by their personal representative,
- where the person is a minor or is otherwise incapable of acting for themselves, by a member of their family or some other person suitable to represent them, and
- in any other case, by a representative nominated by them.

Where a person no longer has an interest in the Scheme or claims to be such a person, the Trustees will generally only consider complaints from that person (or their representatives) that are brought within six months of the date their interest in the Scheme stopped.

The Trustees will not consider complaints where proceedings in respect of that complaint have been commenced in any court or tribunal, or if the Pensions Ombudsman has commenced an investigation in respect of it. If, after the Trustees receive a complaint, proceedings in a court or tribunal or a Pensions Ombudsman investigation commences, then the Trustees' dispute resolution procedure will cease.

2. Making the Complaint

The person must arrange for the complaint to be put in writing. This may include email correspondence. The complaint must be addressed to

The Trustees
Pilkington Superannuation Scheme
c/o Pilkington Group Pensions Department
NSG European Technical Centre
Hall Lane
Lathom
Near Ormskirk
Lancashire L40 5UF

The letter must contain a clear statement of the complaint and be signed by, or on behalf of, the person complaining.

It must give full information as to the complainant's identity (e.g. name, date of birth, NI number and/or Scheme Identity number) and, if the person is not a member/pensioner of the Scheme, the details of the member/pensioner through whose membership the complaint arises.

It must give the address to which the reply, or requests for further information, is to be addressed.

2. Replying to the Complaint

Within four months of the letter of complaint being received, the Trustees will reply in writing setting out a decision on the complaint. The reply will indicate any legislation or Scheme rules relied upon. If the Trustees cannot keep to this timescale for any reason, they will inform the complainant of an expected date for issuing their decision and explain why there is a delay.

3. Further Steps

Should a person making a complaint be dissatisfied with the Trustees' decision, he may complain to the Pensions Ombudsman. The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law, in relation to a pension scheme. They also have an informal dispute resolution service called the Early Resolution Service. The relevant contact details are as follows:

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

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

The Money and Pensions Service is available to assist pension scheme members in connection with any difficult they have with their pension schemes. You can obtain free and impartial assistance from the Money and Pensions Service using the details set out below:

Telephone: 01159 659570

Webchat: <https://maps.org.uk/>

Post: The Money and Pensions Service
Borough Hall
Cauldwell Street
Bedford
MK42 9AB

The Secretary
The Pilkington Superannuation Scheme
c/o Pilkington Group Pensions Department
NSG European Technical Centre
Hall Lane
Lathom
Near Ormskirk
Lancashire L40 5UF