

# **PILKINGTON SUPERANNUATION 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.

### **1. Making the Complaint**

The person (e.g. a pensioner, a member, a spouse etc.) must arrange for the complaint to be put in writing. The letter must be addressed to

The Secretary  
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 two months of the letter of complaint being received, the Secretary to the Scheme will reply in writing setting out a decision on the complaint. The reply will indicate any legislation or Scheme rules relied upon.

### **3. The Follow up**

If the person complaining is not satisfied with the Secretary's decision, he may write within six months of the decision being posted, to

The Trustees  
Pilkington Superannuation Scheme  
c/o Pilkington Group Pensions Department  
NSG European Technical Centre  
Hall Lane  
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The letter must set down why the complainant is dissatisfied with the Secretary's reply and, for purposes of identification, either enclose a copy of that Secretary's reply or the original letter of complaint. It must also be signed by or on behalf of the person complaining and confirm the address to which the Trustees' reply is to be sent.

The Trustees will endeavour to consider and reply to any such follow up within two months of its receipt. If they cannot for any reason keep to this timescale, they will inform the complainant of an expected date for issuing their decision and explain why there is a delay.

### **4. Further Steps**

Paragraphs 1 to 3 describe the Scheme's Internal Disputes Procedure.

Should a person making a complaint still 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](mailto:enquiries@pensions-ombudsman.org.uk)

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

Post: The Money and Pensions Service  
120 Holborn  
London  
EC1N 2TD

The Secretary  
The Pilkington Superannuation Scheme  
c/o Pilkington Group Pensions Department  
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