Internal Dispute Resolution Procedure (IDRP)

Aon Minet Pension Scheme

Complaints or disputes concerning the Aon Minet Pension Scheme (“the Scheme”) are rare and are generally resolved informally. For cases where a matter cannot be resolved informally, the Trustee Board has established this IDRP.

If you are a deferred member of the Scheme or currently receiving a pension from the Scheme (or are the spouse, civil partner or dependant of a former member) and you have a dispute, which **you are unable to resolve informally**, you should follow the procedure below:

Dispute Process

You can either (1) use the attached form or (2) write your own letter to submit a complaint to the Trustee.

If you choose to write your own letter of complaint, you should include a full explanation of your complaint and the following personal details:

- If you are a member – your full name, address, date of birth and National Insurance number.
- If you are the spouse, civil partner or dependant of a former member – your full name, address, date of birth and relationship to the member; the member’s full name, date of birth and National Insurance number.

Your complaint should be sent to the address or email stated on the attached complaint form.

In order for the Trustee to process your complaint, you will need to provide us with relevant evidence and information. This includes personal data, which will be processed in accordance with the Scheme’s privacy notice. The privacy notice is available on the Scheme website at www.myaonminetpension.com. We may pass information you provide in relation to this dispute on to Aon Solutions UK Limited (as administrator and as actuary) and our other professional advisers.

We may also need to process special categories of sensitive personal data for the purpose of considering and deciding your complaint. This includes data concerning racial or ethnic origin, religious beliefs, health or sexual orientation. We may use your data (including this sensitive information) where it is necessary in order to comply with our legal obligations or to defend a claim.

An acknowledgement of your complaint will be issued on receipt. The Trustee Board Chair will provide a response with the Trustee’s decision to your complaint as soon as possible. In rare cases, it could take up to four months to make a decision and you will receive a response within 15 working days of the decision being made by the Trustee Board. In very rare cases where it is not possible to fully respond to your complaint within four months of your complaint being received, you will be sent a letter explaining the reason for the delay. This letter will also tell you when a formal response will be provided.

You may, if you wish, nominate someone to represent you in making your complaint – for example a union official, solicitor or colleague. Your representative should include their full name and address on the complaint form and confirm the address for future correspondence to be sent to. The complaint form should be signed by you to authorise the Chair to liaise with your representative going forward.

The Pension Ombudsman

The Pension Ombudsman is the first point of call where the Scheme's IDRP cannot resolve the dispute. Normally you would contact the Pension Ombudsman at the end of the IDRP when the Trustee has issued its response. The Pension Ombudsman's decision is final and is binding on all parties.

The Pensions Ombudsman can be contacted as follows:

10 South Colonnade
Canary Wharf
E14 4PU
Telephone: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

MoneyHelper (part of the Money and Pensions Service)

MoneyHelper provides free professional, independent and impartial help with pensions. Services include independent information and general guidance on pension matters.

MoneyHelper can be contacted as follows:

MoneyHelper
The Money and Pensions Service
120 Holborn
London
EC1N 2TD
Phone: 0800 011 3797
Email: pensions.enquiries@moneyhelper.org.uk
Website: www.moneyhelper.org.uk

Exclusions

Please note that this procedure does not cover:

- Any dispute which has nothing to do with the Trustee Board (e.g. a dispute which is solely with the Company).

- A dispute which is already being investigated by the Pensions Ombudsman or where proceedings have started in a Court or Industrial Tribunal.

If you transfer out of the Scheme, then this procedure is only available to you for 6 months after you transfer out.

Aon Minet Pension Scheme

Internal Dispute Resolution Procedure
Complaint Form

A. Details of Member				
Title		Surname		
Forenames				
Address				
				Post Code
Date of birth				
National Insurance number				

If you are not a member of the Aon Minet Pension Scheme - eg a spouse, civil partner or dependant of a deceased member, please provide your details below:

B. Details of Complainant (IF DIFFERENT)				
Title		Surname		
Forenames				
Address				
				Post Code
Date of birth				
Relationship to member				

If you wish to appoint a representative to act on your behalf:

C. Details of Representative (IF ANY)				
Title		Surname		
Forenames				
Address				
				Post Code
Date of birth				
Relationship to member				
Is all correspondence to be sent to this representative?			Yes/No	

D. Details of Complaint

Please explain your complaint giving dates (if relevant); say what you think should be done to put matters right. Please enclose a copy of any relevant correspondence or document/s.
(Continue on a separate sheet, if necessary).

Please sign and date this form:

Signed: ______________________________ Date: ______________

When complete, return this form to:

The Trustee of the Aon Minet Pension Scheme
c/o Mrs Parmjit Minhas
Aon Solutions UK Limited
Verulam Point
Station Way
St Albans,
Herts AL1 5HE

or email to: parmjit.minhas@aon.com