

# 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.

The vast majority of complaints received by the Trustee can be resolved informally but should you need to formalise your complaint because it has not been resolved, this document sets out what to do.

## Complainants

You may make a complaint under the procedure if you have a disagreement with the Trustee about the MNRPF (the Fund) and you are complaining as:

1. an employee member, deferred member or pensioner member of the MNRPF; or
2. the widow, widower or surviving dependent of any person in 1; or
3. someone who fell within category 1 or 2 in the six months before your application under this procedure; or
4. someone who claims 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 Governance Consultant. The Governance Consultant role is carried out by a professional pensions firm - Barnett Waddingham. 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.

Where the Trustee considers it appropriate, the Trustee may take the decision at Stage 1 and so dispense with Stage 2.

## Stage 1

If you wish to make a formal complaint, you must submit a written application 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 on the attached Dispute Resolution Application Form (Stage 1), 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 should complete the form and send it to the Fund Administrator at the address below. It will be acknowledged and, if necessary, you will be asked for further clarification of details on the form.

Merchant Navy Ratings Pension Fund c/o Mercer  
Post Handling Centre  
Maclaren House  
Talbot Road  
Stretford  
Manchester  
M32 0FP

Your complaint will be forwarded by the Fund Administrator to the Governance Consultant, with any additional information that Fund Administrator can provide. The Governance Consultant – or the Trustee, if it considers it appropriate - may need to approach other parties related to the Fund when investigating your complaint (e.g. ask for more information from the Fund Administrator or Actuary). A thorough investigation can take some time to complete depending on the time it takes to obtain all the relevant facts.

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 Governance Consultant, 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:

Merchant Navy Ratings Scheme Pension Fund Trustees Limited  
as Trustee of the Merchant Navy Ratings Pension Fund  
c/o Barnett Waddingham LLP  
2 London Wall Place

London  
EC2Y 5AU

You must provide:

- the details of the grounds on which the application is made;
- the details previously given to the Governance Consultant 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 – or under Stage 1, where it took the decision under that stage - 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 on to them for consideration within three years of the date that the member was aware of an issue or of the complaint being made.

You can also submit a complaint form online: <https://www.pensions-ombudsman.org.uk/complaints-about-personal-and-occupational-pensions>

If you have general requests for information or guidance concerning your pension arrangements please contact MoneyHelper:

Money and Pensions Service  
120 Holborn  
London  
EC1N 2TD

Telephone number: **0800 011 3797**  
Website: <https://www.moneyhelper.org.uk/>

## Exclusions

The internal dispute resolution procedure does not relate to:

- disagreements that are not about the Fund or are with someone who is not eligible to bring the complaint;
- 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.

**Last updated November 2022**



# Dispute Resolution Application Form

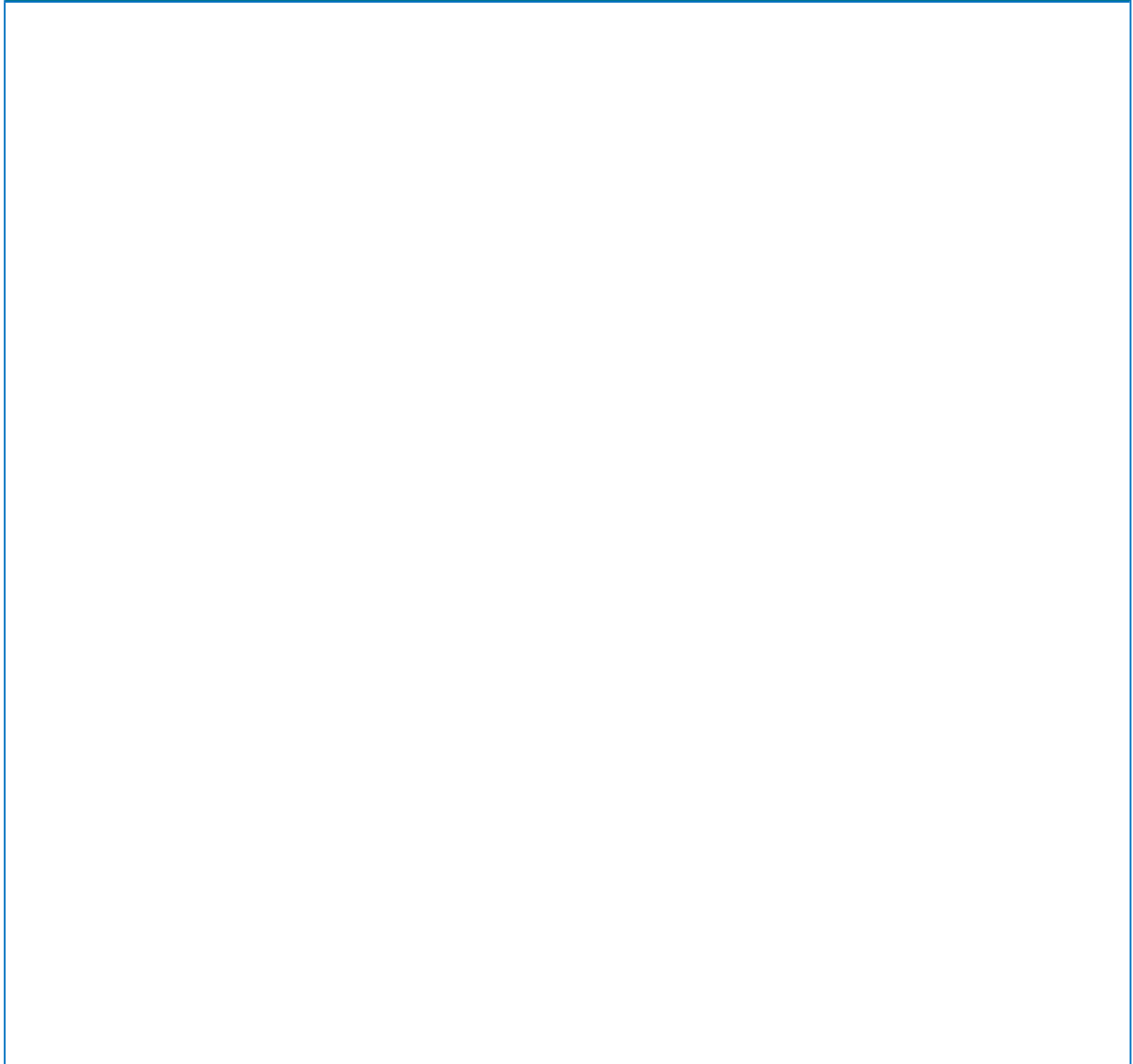
## Stage 1

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.....



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  
Maclaren House  
Talbot Road  
Stretford  
Manchester  
M32 0FP