



# MERCHANT NAVY RATINGS PENSION FUND (“THE FUND”) **Internal Dispute Resolution Procedure**

## 1. Objectives

The Trustee of the Fund hope that any queries or complaints can be resolved informally to your satisfaction. However, this Procedure confirms the steps that should be followed if you would like your complaint to be treated in a formal manner, or if you have failed to resolve your complaint on an informal basis.

## 2. Background

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, this document sets out what to do.

This information is also available on the Fund website: [MNRPF - Library](#).

Complaints which relate to the historic change made to the Ill Health Early Retirement (‘IHER’) benefits for the Fund have their own dedicated complaints process, further details on this can be found on the Fund website.

## 3. Who can use the Procedure?

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

1. An employee member, deferred member, or pensioner member of the Fund; or
2. The widow, widower or surviving dependant 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 (the Trustee may accept an application outside of this timeframe if appropriate); or
4. Someone who claims to be within category 1, 2 or 3; or
5. Someone who has a complaint that does not relate to the historic changes to the Ill Health Early Retirement (‘IHER’) benefits for the Fund.

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 Fund but must hold an appropriate letter of authority to act on behalf of you. 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.

## 4. Procedure

The Procedure is divided into two stages. The decision at the first stage is made by the Trustee Secretariat. The Trustee Secretariat role is carried out by a professional pensions firm – Pi Partnership. If you are not happy with the result of that decision you can go to the second stage where the decision is made by the Trustee.

Where the Trustee considers it appropriate, the Trustee may take the decision (the “Trustee’s determination”) at Stage 1 and dispense with Stage 2.

A diagram detailing the process for each stage is contained within Appendix 1.

### 4.1. [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 Application form (see Appendix 2), 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-dependant 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 Aptia  
Post Handling Centre  
Maclaren House  
Talbot Road  
Stretford  
Manchester  
M32 0FP

Your complaint will be forwarded by the Fund Administrator to the Trustee Secretariat, with any additional information that the Fund Administrator can provide. The Trustee Secretariat – 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.

A decision will be made within two months from either the date of receipt of your completed form or the date that any further information requested has been received. You will be notified of the decision no later than 14 days after the decision has been made.

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.

#### 4.2. Stage 2

If you are unhappy with the outcome of Stage 1 and the determination made by the Trustee Secretariat, 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, using the Stage 2 Application form (see Appendix 3) within six months of the date of the Stage 1 determination, at the following address:

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

You must provide:

- The details of the grounds on which the application is made;

- The details previously given to the Trustee Secretariat 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.

A decision will be made within three months, and you will be notified of the decision within 14 days of the decision being made.

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

## 5. External assistance in dispute resolution

### The Pensions Ombudsman

If you are unhappy with the response, you can refer your complaint to the Pensions Ombudsman free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. The Pensions Ombudsman expects members to have made a formal complaint to the Fund and followed the Fund's IDRPF before referring the complaint to the Ombudsman's Adjudication Service for a formal determination. The determinations are final and binding on all parties to the dispute and are subject to appeal only on a point of law.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

The Pensions Ombudsman's contact details are:

Telephone: 0800 917 4487 (option 1)                      Overseas: +44 (0) 20 7630 2200  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Website: <https://www.pensions-ombudsman.org.uk/>  
Online complaint submission: <https://www.pensions-ombudsman.org.uk/submit-complaint>  
Address: 10 South Colonnade, Canary Wharf, London, E14 4PU

### MoneyHelper

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

Telephone number: 0800 011 3797                      Overseas: +44 (0) 20 7932 5880  
Email: [pensions.enquiries@moneyhelper.org.uk](mailto:pensions.enquiries@moneyhelper.org.uk)  
Website: <https://www.moneyhelper.org.uk/>  
Address: 120 Holborn, London, EC1N 2TD

## 6. Exclusions

The Procedure does not apply 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.

#### 7. 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  
Telecom House  
125-135 Preston Road  
Brighton  
BN1 6AF

#### 8. 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 Fund.

**Approved by the Trustee of the Merchant Navy Ratings Pension Fund**

**Date: 17 July 2024**

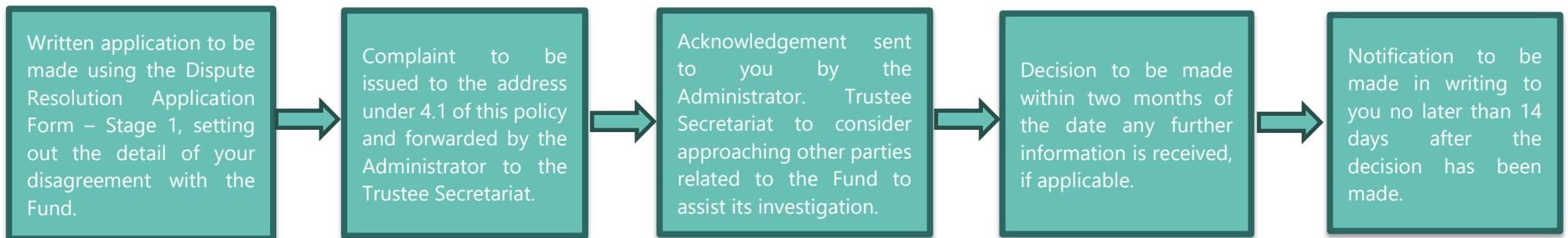
**Review cycle:                      Annually**

**Last date reviewed:              April 2025**

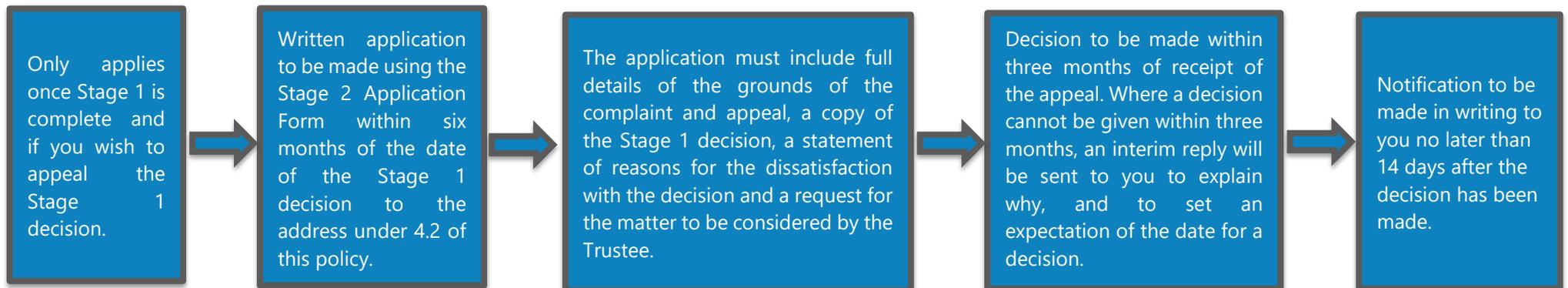
**Date of next review:              April 2026**

## Internal Dispute Resolution Procedure Flowchart

### Stage 1 IDRP



### Stage 2 IDRP



# Merchant Navy Ratings Pension Fund Internal Disputes Resolution Procedure Stage 1 Application

Please use this form if you have a formal complaint relating to any aspect of the Fund. You can complete the form yourself or if you wish you can nominate a representative to make an application on your behalf or to assist you with your application. Please complete section 3 to indicate if this is the case.

**Information relating to the complainant**

You can use the Internal Disputes Resolution Procedure if you are in one of the categories below. You may also apply if you claim to be in one of the categories below or were within the last six months.

**Part 1 - Please tick [✓] the appropriate answer**

Employee member/deferred member/pensioner member of the Fund	
A widow/widower, surviving civil partner, surviving dependant or non-dependant beneficiary of a deceased member (please delete as appropriate)	
A person who was within one of the categories above in the six months before the date of the application	
A person claiming to be within one of the above categories	

**Part 2 – Details of Complainant**

<b>Basic Details</b>	<b>Fund Member</b>	<b>Complainant (if different)</b>
Title:		
Forenames:		
Surname:		
Date of Birth:		
National Insurance Number:		
Relationship to member (if the member is deceased):		
Contact Telephone/mobile number:		
Address for correspondence including email address:		

Request for extension of period for making an application.	Complete if applicable	Complete if applicable
Would you like to correspond by email? If YES, please confirm your email address(es).	YES/NO (select as applicable)	YES/NO (select as applicable)

**Please note:** If you request communication by email, the information provided may include personal details and may be sent over an insecure network. By selecting YES, you are giving us your authority to contact you at the email address(es) you have provided.

### Part 3 - Representation

Please indicate whether you are nominating a representative to act on your behalf or to assist you:

1. With the assistance of a representative  (Please now complete Section 4)
2. Nominating a representative to act on my behalf  (Please now complete Section 4)

### Part 4 - Details of Representative (if applicable)

Full Name:	
Address for correspondence:	
E-mail address:	
Relationship to Complainant (if any)	
Where do you want us to send your correspondence? (please tick one box)	Yourself as representative <input type="checkbox"/> The person you represent <input type="checkbox"/> Both <input type="checkbox"/>
Contact Telephone Number:	
Would you like to correspond by email? If YES, please confirm your email address(es).	YES/NO (select as applicable)

**Please note:** If you request communication by email, the information provided may include personal details and may be sent over an insecure network. By selecting YES, you are giving us your authority to contact you at the email address(es) you have provided.



### Part 5 - Details of the Complaint

Please set out full details of your complaint in this section. Continue on a separate piece of paper if necessary and attach it to the form along with copies of any written correspondence and/or documents relevant to your complaint.



Part 6 - Signature

Please sign and date this application. If you are not able to sign this form, please attach a copy of a medical letter stating why you are unable to do so.

Signature.....

Date.....

Print name .....Complainant / Representative\* \*Delete as applicable

**NOTE:**

This complaint may not be dealt with under the Fund’s Internal Dispute Resolution Procedure if the Pensions Ombudsman has started investigating this complaint or court or tribunal proceedings have begun. By signing and returning this form, you are confirming that no investigation or proceedings have commenced.

**Important:** Please keep a copy of the completed form and any supporting documents for your own records, then send them to:

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

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

## Merchant Navy Ratings Pension Fund Internal Disputes Resolution Procedure Stage 2 Application

You can use this form to apply to the Trustee for your complaint to be reconsidered if you are not happy with the decision under Stage 1 of the IDRP. If you wish to do this, you must apply within six months of the date of the Stage 1 decision letter issued to you. You may nominate a representative to act on your behalf or to assist you with your application. However, you cannot use this procedure if proceedings relating to your dispute have begun in any court or tribunal, or if your complaint is under investigation by the Pensions Ombudsman.

### Part 1 – Complainant’s Details

Basic Details	Complainant			
Title:				
Forenames:				
Surname:				
Date of Birth:				
National Insurance Number:				
Your status:	<i>Employee member</i>	<i>Deferred member</i>	<i>Pensioner member</i>	<i>*Other beneficiary</i>
*If "Other Beneficiary" please state the Member's name, date of birth, NI number and relationship to you:				
Contact Telephone/mobile number:				
Is the Pensions Ombudsman currently considering your case?	YES/NO (select as applicable)			
Have you taken your case to the courts or an industrial tribunal?	YES/NO (select as applicable)			
Would you like to correspond by email? * If YES, please confirm your email address(es).	YES/NO (select as applicable)			



**Please note:** If you request communication by email, the information provided may include personal details and may be sent over an insecure network. By selecting YES, you are giving us your authority to contact you at the email address(es) you have provided.

**Part 2 – Representative’s Details of (if applicable)**

If you are making this application for yourself, you should delete this section. If you are making this application on behalf of someone else, you should fill in the name of the person on whose behalf you are making this application and sign your name.

Full Name:	
Address:	
Relationship to Complainant (if any):	
Contact Telephone Number:	

**Part 3 – Correspondence Address**

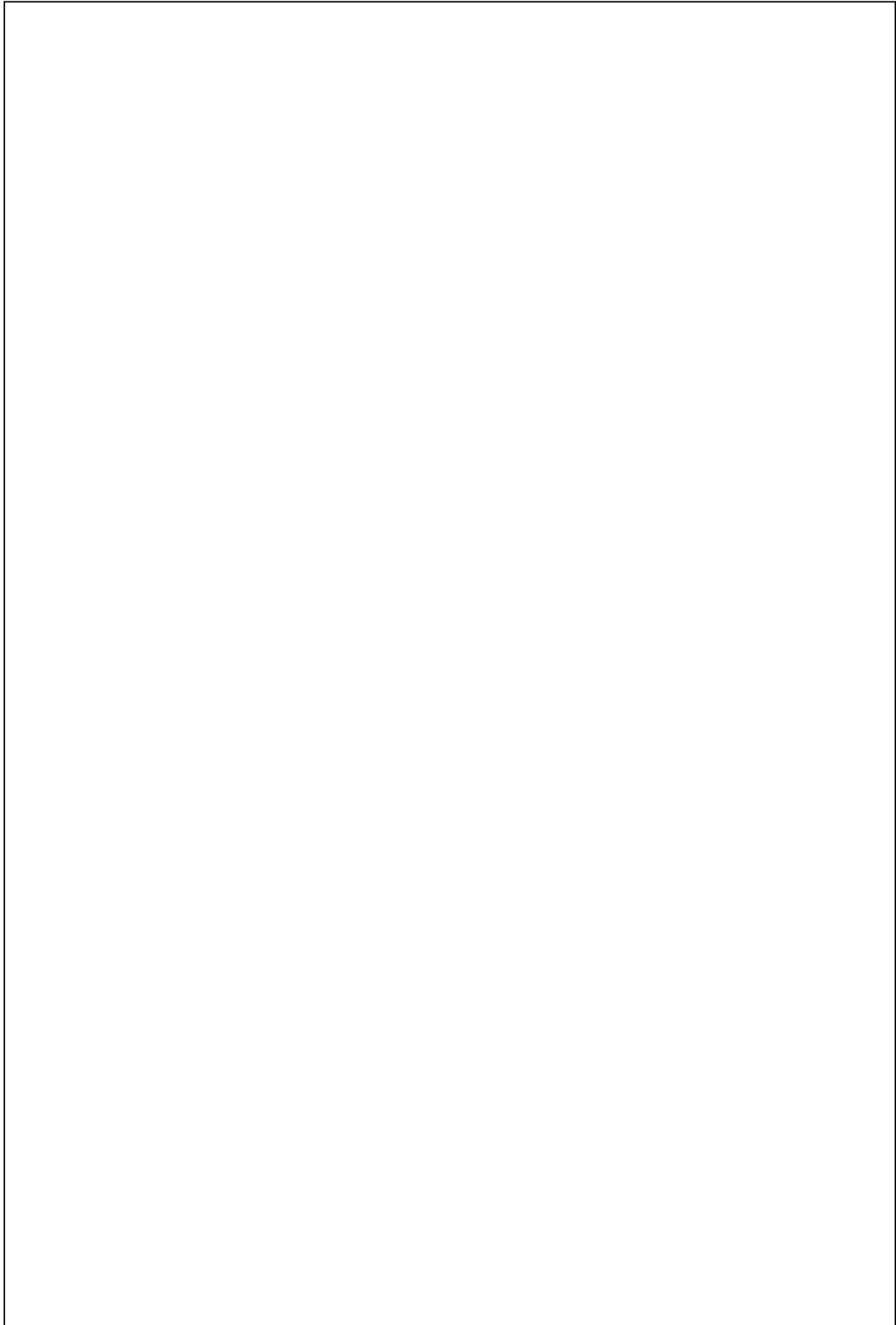
What address should correspondence relating to the application be sent:	Yourself as representative <input type="checkbox"/> The person you represent <input type="checkbox"/> Both <input type="checkbox"/>
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**Part 4 – Request for extension**

Request for extension of period for making an application:	Complete if applicable
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**Part 5 – Details of your disagreement**

Please give details of why you disagree with the Stage 1 decision in the space provided below. Attach with this form any additional information/documents that you feel is relevant, but please do so securely. You should also enclose a copy of the details previously given to the Trustee Secretariat under Stage1 and a copy of the Stage 1 decision letter. If you run out of space, please attach a separate sheet.





**Part 6 – Signature**

Please sign and date this application. If you are not able to sign this form, please attach a copy of a medical letter stating why you are unable to do so.

Signature.....

Date.....

Print name ..... Complainant / Representative\*

\*Delete as applicable

**Important:** Please keep a copy of the completed form and any supporting documents for your own records, then send them to:

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c/o Aptia  
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