

## **Comet Pension Scheme (the “Scheme”)**

### **Internal Dispute Resolution for Pension Complaints & Data Protection Complaints Procedures**

#### **What to do if you have a pension related complaint**

If you have a complaint about how the Scheme is run (other than a data protection complaint), in the first instance, you should take this up informally with our administrators, XPS Administration (formerly PS Administration Limited or PSAL).

If your pension complaint cannot be resolved informally, you should use the Trustee's formal disputes procedure. The procedure, which the Trustee may alter from time to time, is divided into two stages and is set out below. It does not apply to disputes with your employer, even if they are about pensions.

The Trustee has a separate procedure for the handling of data protection complaints, which is set out separately on pages 5-6 below. Please use the Data Protection Complaints Procedure if your concern is about data protection law and how your personal data has been used by the Trustees. A complaint of this nature can be considered by the Trustee outside of this Internal Dispute Resolution Procedure. If your pensions related complaint has a data protection element, that part of it will be separated out and dealt with in line with the Data Protection Complaints Procedure.

#### **Who can use the procedure?**

You may make a pension complaint under the procedure if you have a disagreement with the Trustee and you are (or were in the six months before you invoke this procedure) or claim to be:

- a deferred member or pensioner member of the Scheme, or
- the widow, widower or surviving dependant of any of the above.

#### **Representatives**

If you make a pension complaint under the procedure, you may appoint a representative to act on your behalf. The representative need not have any connection with the Scheme. If someone who has brought a complaint dies, the application may be continued by his or her Personal Representatives.

If a person bringing a complaint is a minor, or is for some other reason incapable of acting for himself or herself, the application may be made or continued by a member of his or her family or by some other suitable person.

There are two stages to this formal procedure:

## **Stage One**

If you wish to make a pension complaint, you must complete the attached **Internal Dispute Resolution Procedure - Form One** and send it with any appropriate documentation to XPS Administration, Comet Pension Scheme, PO Box 562, Middlesbrough, TS1 9JA, or via email to [cometadmin@xpsgroup.com](mailto:cometadmin@xpsgroup.com).

The form is available at [www.comet-pensions.co.uk](http://www.comet-pensions.co.uk) or by contacting the Comet Pension Scheme administrators at XPS Administration on 0118 918 5098 or by email to [cometadmin@xpsgroup.com](mailto:cometadmin@xpsgroup.com).

You will normally receive a response within 10 working days. If it is not possible to meet this deadline, you will be told why and when you can expect a reply. The reply will include:

- what has been decided about your pension complaint, with reference to any part of the Rules or the law which has formed the basis of this decision;
- whether the Trustee has exercised its discretion and under which Rule; and
- what to do next if you are not happy with the outcome.

## **Stage Two**

If you are not happy with the stage one response to your pension complaint, you should complete the attached **Internal Dispute Resolution Procedure - Form Two** and send it with any appropriate documentation to The Chairman of Comet Trustee Company Limited, c/o Secretary to the Trustee, Comet Pension Scheme, Vidett Governance Services, Forbury Works, 37-43 Blagrove Street, Reading, RG1 1PZ.

**You must do this within six months of the stage one decision.** Your case will be reviewed by the Trustee Directors as a group. You will normally receive their reply within two months. The reply will include:

- what has been decided about your pension complaint, with reference to any part of the Rules or the law which has formed the basis of this decision;
- whether the Trustee has exercised its discretion and under which Rule; and
- what to do next if you are not happy with the outcome.

## **Data Protection**

In order for the Trustee to process your complaint, you will need to provide them with relevant evidence and information. This is likely to include personal data, which will be processed in accordance with the Privacy Notice appended to this document. The Trustee may pass information you provide in relation to this dispute to the Secretary to the Trustee (as first stage decision maker), XPS Administration (as administrator), XPS Pensions (as Actuary) or Eversheds Sutherland (as legal advisers).

The Trustee may 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. Where this data is provided, the Trustee will need to process it in order to deal with your complaint and establish your legal entitlement.

## **Additional help with pension related complaints**

### **The Pensions Ombudsman**

The Pensions Ombudsman may investigate and determine any complaint or dispute of fact of law in relation to occupational pension schemes. Decisions made by the Pensions Ombudsman are legally binding on both the member and the trustees of their scheme. The Pensions Ombudsman can be contacted using the details below.

Address: The Pensions Ombudsman  
10 South Colonnade, Canary Wharf, E14 4PU

Tel: 0800 917 4487

Email: [helpline@pensions-ombudsman.org.uk](mailto:helpline@pensions-ombudsman.org.uk)

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

### **Where to get further help and advice**

If you have any queries about the Scheme or your benefits, or would like any further information, you should contact:

Address: Comet Pension Scheme  
XPS Administration  
PO Box 562, Middlesbrough, TS1 9JA

Tel: 0118 918 5098

Email: [cometadmin@xpsgroup.com](mailto:cometadmin@xpsgroup.com)

## **Other Regulatory bodies**

As we have mentioned, the Pensions Ombudsman is available to help pension scheme members with queries or problems. Other external organisations that deal with pension matters are listed below.

### ***Money and Pensions Service (MaPs)***

If you have a general request for information or guidance in connection with your benefits you can contact MaPs at:

Address: Money and Pensions Service, 120 Holborn, London EC1N 2TD

Tel: 0800 011 3797

Website: <https://maps.org.uk/en>

### ***The Pensions Protection Fund (the PPF)***

The Pension Protection Fund was established to pay compensation to members of eligible defined benefit pension schemes, when there is a qualifying insolvency event in relation to the employer and where there are insufficient assets in the pension scheme to cover Pension Protection Fund levels of compensation.

Website: [www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)

### **The Pension Tracing Service**

The Department of Work and Pensions maintain a database of schemes to help people who have lost touch with an old pension scheme. The Comet Pension Scheme is registered with the Pensions Tracing Service. They can be contacted at:

Address: The Pension Service  
Post Handling Site A, Wolverhampton WV98 1AF

Tel: 0800 731 0469

Website: <http://www.thepensionservice.gov.uk/atoz/atozdetailed/pensiontracing.asp>

## **Data Protection Complaints Procedure**

### **1. Your right to complain to us**

The Data Protection Act 2018 gives anyone the right to make a complaint to the controller of their personal data about the handling of their data. The Trustee of the Scheme is the controller of personal data processed in connection with running the Scheme, as further described in our privacy notice appended to this document.

You therefore have the right to complain directly to us if you believe that we have not handled your personal data in accordance with data protection law. This includes concerns about how your personal data has been collected, used, stored, shared, kept accurate, or protected by or for the Trustee.

This procedure sets out the procedure to follow if you wish to exercise this right. If your complaint relates to your membership in the Scheme, benefits or any other matter relating to the Scheme (excluding data protection), you should follow the Scheme's Internal Dispute Resolution Procedure instead which is set out separately on pages 1-4 above.

### **2. How you can make a data protection complaint**

You may raise a data protection complaint with XPS using any reasonable method, including in writing (for example by email on [cometadmin@xpsgroup.com](mailto:cometadmin@xpsgroup.com) or by post to the Comet administration team at, XPS Group, PO Box 562, Middlesbrough, TS1 9JA) or verbally (for example by telephone on 0118 918 5098). To raise a complaint please complete the attached **Data Protection Complaint Form**.

### **3. What we must do when we receive your data protection complaint**

Once we receive your data protection complaint, we will acknowledge receipt of your complaint within 30 days of receiving it.

### **4. How we will handle your data protection complaint**

After acknowledging your data protection complaint, we will take appropriate steps to respond without undue delay. This includes making appropriate enquiries to understand the issues raised, reviewing relevant information, and keeping you informed about the progress of your complaint while it is being considered.

### **5. Outcome of your data protection complaint**

Once we have completed our consideration of your data protection complaint, we will inform you of the outcome without undue delay, usually between 1-2 months. Our response will explain the outcome of our assessment and any steps we have taken or propose to take as a result.

## 6. If you remain dissatisfied

If you are not satisfied with how we have handled your data protection complaint, you have the right to raise your concerns with the Information Commission (IC). The IC generally expects individuals to raise their complaint with us first before contacting the IC.

## 7. Further information

Further information about data protection complaints is available on the Information Commission website. Their contact details are as follows:

**Address:** Information Commission's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire SK9 5AF

**Helpline:** 0303 123 1113

**Online form (and more information):** [Make a complaint | ICO](#)