

Comet Pension Scheme (the "Scheme")

Internal Dispute Resolution Procedure

What to do if you have a complaint

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

If your 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.

Who can use the procedure?

You may make a 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 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 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.

The form is available at 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.

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 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 response received at stage one, 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 first 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 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 (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 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

Website: 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

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

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.thepensionsservice.gov.uk/atoz/atozdetailed/pensiontracing.asp>