

## **SANTANDER (UK) GROUP PENSION SCHEME TRUSTEES LIMITED (“the Trustee”)**

### **DISPUTE RESOLUTION PROCEDURE**

#### **Introduction**

Under the Pensions Act 1995 there is a requirement for each pension scheme to have its own formal procedure for resolving any dispute with the trustees or administrators of a pension scheme. This leaflet sets out the procedure that operates for the Santander (UK) Group Pension Scheme (“the Scheme”).

It is for use when a Member or potential beneficiary of the Scheme has a dispute which has not been satisfactorily resolved informally.

An application under this procedure must be received within six months of an individual ceasing to be a Member or potential beneficiary of the Scheme unless the Trust Secretary agrees to accept a late application. An application may be made and conducted on behalf of a Member or potential beneficiary by a representative nominated by that person.

The procedure cannot be used where proceedings have been started in any Court or Tribunal or where the Pensions Ombudsman has started an investigation.

#### **Procedure**

In order to use this procedure, the dispute resolution request form attached to this leaflet should be completed in full, signed by the complainant and sent to:-

Scheme Communications Manager,  
Santander UK plc,  
Central Pensions Unit,  
Unity Place,  
200 Grafton Gate,  
Milton Keynes,  
MK9 1UP

Or, alternatively e-mailed to [centralpensionssupportteam@santander.co.uk](mailto:centralpensionssupportteam@santander.co.uk)

An acknowledgement will be sent immediately, either by post or e-mail. A decision should be made within 4 months of receiving the dispute resolution request and a written reply provided usually no later than 15 working days after the decision has been made. If a decision cannot be made in that time, a reply will be sent explaining why and indicating when a reply will be made.

If the individual regards the decision as unsatisfactory, he/she can apply to the Trustee for a review of that decision. The request for a review must be in writing within six months of the date of notice of the decision to Santander (UK) Group Pension Scheme Trustees Limited, c/o The Scheme Communications Manager, Santander, Central Pensions Unit, Santander UK Plc Unity Place, 200 Grafton Gate, Milton Keynes, MK9 1UP. Copies of the original completed request form, the initial decision and a statement of the reason(s) why the decision is considered unsatisfactory should be attached to the request.

The matter will be considered by the Trustee and a written reply on its behalf should be sent within four months of receiving the request for review and usually no later than 15 working

days after a decision has been made. In the unlikely event that an answer cannot be provided in that time, a reply will be sent explaining why and indicating when a reply will be made.

### **Dissatisfaction**

At any time during the process, the individual can refer to the Early Resolution Team at the Pensions Ombudsman for help. If the individual still feels dissatisfied after completing the Dispute Resolution Procedure and referring the case to the Early Resolution Team, it may be possible to pursue the matter through the Office of the Pensions Ombudsman or ultimately, through the courts.

The address of the Early Resolution Team and the office of the Pensions Ombudsman are:-

Early Resolution Team  
The Pensions Ombudsman  
1<sup>st</sup> Floor  
10 South Colonnade,  
Canary Wharf,  
E14 4PU  
[helpline@pensions-ombudsman.org.uk](mailto:helpline@pensions-ombudsman.org.uk)  
0800 917 4487

The Pensions Ombudsman  
1<sup>st</sup> Floor  
10 South Colonnade,  
Canary Wharf,  
E14 4PU

If you have any queries concerning the procedure, please contact the Scheme Communications Manager at [centralpensionssupportteam@santander.co.uk](mailto:centralpensionssupportteam@santander.co.uk)

10 March 2022

**DISPUTE RESOLUTION REQUEST**

**Complainant's details:**

**Name:** .....

**Address:** .....

**Telephone number:** ..... **Email address:** .....

**Status:** Pensioner/Current Employee/Deferred Pensioner/Potential Beneficiary  
(delete as applicable)

**Staff Number (if appropriate):** .....

**National Insurance Number:** .....

**Date of Birth:** .....

Where the Complainant is a potential beneficiary, please complete the following details in respect of the relevant Scheme Member:-

**Name:** .....

**Address:** .....

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**Staff Number:** .....

**National Insurance Number:** .....

**Date of Birth:** .....

**Relationship to Member:** .....

Where a representative is acting for the Complainant, his/her details must be stated below:-

**Name:** .....

**Address:** .....

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**Profession:** .....

**DETAILS OF COMPLAINT**

Please set out the basis to your complaint below (attach separate sheets if necessary). If your complaint is about a mistake (either in the information provided to you or the benefits you have received) please be aware that you are not entitled to higher benefits than those payable under the Scheme’s rules unless you have suffered actual financial loss. Actual financial loss is not the difference between the higher benefits you were expecting to receive, or have received, and the correct benefits you are entitled to under the Scheme. Financial loss is broadly expenditure or a financial commitment you would not normally have entered into and which you cannot get back or undo. If you are claiming you have suffered actual financial loss please clearly explain the loss suffered and provide documentary evidence to support this. Please submit all complaint evidence along with this form for consideration

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**Complainant’s Signature:** .....

**Date:** .....

Please return this form to the Scheme Communications Manager, Santander UK plc, Central Pensions Unit, Unity Place, 200 Grafton Gate, Milton Keynes, MK9 1UP, or alternatively e-mail to [centralpensionssupportteam@santander.co.uk](mailto:centralpensionssupportteam@santander.co.uk)