



the Cheviot **trust**

Internal Dispute Resolution Procedure

September 2021



Internal Dispute Resolution Procedure -

Introduction

Cheviot Trustees Limited (the "**Trustee**") hopes that before a formal complaint against the Trustee is considered, you will contact Cheviot about any concerns to try to resolve any issues informally.

If your concern cannot be resolved informally, you can make a formal complaint using the Trustee's internal dispute resolution procedure set out in this document. If you have any questions about this procedure, please contact CEO@CheviotTrust.com or write to us at: The Cheviot Trust, Kingswood House, 58-64 Baxter Avenue, Southend-On-Sea, Essex SS2 6BG.

Who can use the procedure?

You can use the procedure if you fall into one of the eligible categories listed in Section B of the attached Application Form.

This procedure is not available for disputes between you and your employer or for disputes where proceedings have already been started in any court or tribunal, or which the Pensions Ombudsman is already investigating.

Can I ask someone to act on my behalf?

You may ask a representative to act on your behalf if you wish. Applications will also be accepted from someone suitable to act on behalf of a minor, or any person incapable of acting for themselves, and the personal representative of someone who has died. All correspondence will be sent to both you and your representative.

You may also contact the Pensions Ombudsman's Early Resolution Service. This is a free service (separate from the Pension Ombudsman's normal adjudication service) which assists members and beneficiaries of pension schemes with disputes that they may have. Further information is available at: <https://www.pensions-ombudsman.org.uk/>

How long to do I have to make a complaint?

A complaint under this process must normally be made within six months of the date of the decision or event which is the subject of the complaint.

How does the procedure work?

If your complaint cannot be resolved informally by the Cheviot, you can make a formal complaint. The complaint must be in writing and either sent to the Chief Executive's Office, The Cheviot Trust, Kingswood House, 58-64 Baxter Avenue, Southend-On-Sea, Essex SS2 6BG or emailed to ceo@cheviottrust.com.

Please complete the application form. Make sure you include sufficient details to show the basis of your complaint and attach copies of any correspondence you have sent or received in relation to this matter. The more information you provide the easier it will be for your problem to be addressed and the quicker the decision-making process will be.

Your complaint will be acknowledged within five working days, including a statement that the Money and Pensions Service is available to assist members and beneficiaries with any difficulty with the scheme at [Pension problems | Help with pension problems | MoneyHelper](#) or call 0800 0113797.

The Trustee will investigate the complaint and may ask for more information from you before making a decision.

When will the Trustee make a decision?

The statutory timescale for responding to a complaint is four months. The Trustee will try to make a decision sooner, usually within a month. You will be notified within 15 working days of the decision being made.

If your complaint is particularly complicated and a decision is not possible within four months, then you will be sent an interim reply explaining why there is a delay and when a decision is expected to be made.



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What is included in the decision?

The decision will explain:

- the decision reached
- any legislation which has been relied on
- any relevant scheme documentation and, if a discretion has been exercised, a reference to the part of the scheme rules which provides that discretion
- the Pensions Ombudsman's role to assist any member or beneficiary, to investigate any complaint or dispute of fact or law in relation to the scheme and the contact details

The Trustee's decision will be final.

What happens if I don't agree with the Trustee's findings?

You have the right to 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. You must refer your complaint 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).

The Pensions Ombudsman has a discretion to extend these time limits.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf, London, E14 4PU

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online: <https://www.pensions-ombudsman.org.uk/making-complaint>