

KINGFISHER PENSION SCHEME (THE 'SCHEME') INTERNAL DISPUTE RESOLUTION PROCEDURE ('IDRP')

If you have a complaint about the administration of the Scheme you should initially raise the complaint with the person you have been dealing with or with his/her manager.

Should you feel the complaint has not been resolved and you wish to pursue the complaint more formally then you may do so through the Internal Dispute Resolution Procedure ("IDRP").

What does the IDRP cover?

It covers disagreements under the Scheme and you can complain if you think that maladministration has occurred or if you believe the Scheme rules haven't been followed in a case where the Trustee has used their discretion.

Who can complain under the IDRP?

- If you are (or were) a member of the Scheme
- Think you should be a member of the Scheme
- Are the surviving spouse, civil partner or dependant of a Scheme member who has died; or
- Someone else who believes they're entitled to benefits from the Scheme following a member's death

IDRP Process

If you have a complaint against the Scheme, it should firstly be referred, in writing and on the appropriate form, to the Scheme Secretary. This will then go through the IDRP, which is detailed below.

1. The complaint must be made in the prescribed format on the IDRP form, which is available from Kingfisher Group Pensions at CorporatePensions@kingfisher.com on request. The complaint should be submitted to the Scheme Secretary by email to the email address above or in writing to Kingfisher Pension Trustee Limited, Group Pensions Department, 1 Paddington Square, London, W2 1GG. The complaint will be acknowledged within 2 working days, and the Scheme Secretary will respond to the complaint within 2 months. Where it is not possible to meet this deadline, an interim reply will be sent explaining the reason for the delay with an update on timescales. The reply will include:
 - A statement of the decision that refers to any part of the Scheme Rules or legislation which has formed the basis of the decision.
 - If discretion has been exercised, the Scheme Rules which allow this.
 - The complainant's right to ask the Trustee Board to reconsider the dispute within a specified time period, this being six months.
 - Information about the availability of the services provided by the Pensions Ombudsman and the contact details should the complainant feel that the matter is still unresolved. They will also be advised that complaints must be referred to the Ombudsman within three years of the complaint arising.

2. If the complainant considers the matter still unresolved, they may ask for a review by the Chairperson, who will consult with any two other impartial Trustee Directors of their choosing, to decide the merit of the complaint and the action to be taken.

The information given for this review will set out the grounds on which the complaint has been made and will include:

- The information on the first stage application
- A copy of the first stage decision
- A statement that the complainant wishes the dispute to be reconsidered
- The reasons why the complainant is unhappy with the first stage decision

3. The Chairperson and relevant Trustee Directors have one month to arrive at a decision and to reply to the complainant or their representative. Where it is not possible to meet this deadline, an interim reply will be sent explaining the reason for the delay with an update on timescales.

The reply will include:

- A statement of the decision and an explanation as to whether the decision confirms or replaces the first stage (and if so, to what extent)
- If discretion has been exercised, the Rules which allow this
- Information about the availability of the services provided by the Ombudsman and the contact details should the complainant feel that the matter is still unresolved. They will also be advised that complaints must be referred to the Ombudsman within three years of the complaint arising

Finally, if the problem remains unresolved, they may want to contact the Pensions Ombudsman. The Ombudsman can investigate whether injustice has been caused by “maladministration”. They can also look into disputes about matters of fact or law.

The decision of the Pensions Ombudsman is binding on both the member and their pension scheme.

To contact The Pension Ombudsman:

Telephone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk