Crest Nicholson Group Pension and Life Assurance Scheme

Internal Dispute Resolution Procedure ("IDRP")

Complaints or disputes concerning the Trustee of the Crest Nicholson Group Pension and Life Assurance Scheme are rare and are generally resolved informally. However, under the Pensions Act 1995, there is a requirement for the Trustee to establish and operate formal procedures for the resolution of any such disagreements.

This IDRP was introduced on 6 April 1997 and updated in October 2008, March 2018 and September 2023.

If you have a dispute with the Trustee, you should still first attempt to resolve it informally by contacting the Secretary to the Trustee at 500 Dashwood Lang Road, Bourne Business Park, Addlestone, Surrey, United Kingdom, KT15 2HJ, by telephone on 01932 580 555 or by emailing pensions@crestnicholson.com. However, if this fails to resolve the issue, you should then follow the IDRP below.

The IDRP below may be used by a member, a person claiming to be a member, a prospective member, or a beneficiary, including a spouse or dependant of a deceased member, subject to the exclusions set out below.

Stage 1

Put your case in writing to the Secretary to the Trustee, who can be contacted at the following address:

Crest Nicholson Plc
500 Dashwood Lang Road
Bourne Business Park
Addlestone
Surrey KT15 2HJ Telephone 01932 580 555

Please include the subject of your complaint, an outline of the facts and your full name, address, date of birth and National Insurance number.

The Secretary will investigate the dispute and issue a written decision. You should normally expect a written reply within 2 months. If this is not possible, you will be told why there is a delay and when a reply can be expected. In line with the expectations of The Pensions Regulator, disputes should normally be decided within four months of receipt at each stage, and the decision should then be notified as soon as reasonably practicable.

You may, if you wish, nominate someone to represent you in making your complaint - for example a solicitor or a colleague. Your representative should include their full name and address as well as your personal details, the subject of your complaint and an outline of the facts.

Stage 2

If you disagree or are not satisfied with the reply from the Secretary, you may write directly to the Trustee within 6 months of receiving that reply asking for the complaint to be reconsidered by the Trustee. You should send your letter to the Trustee at the following address:

Trustee of Crest Nicholson Group Pension & Life Assurance Scheme 500 Dashwood Lang Road
Bourne Business Park
Addlestone
Surrey KT15 2HJ

Please give the reasons why you disagree with the Stage 1 response and include the same personal details as in Stage 1 together with a copy of the Stage 1 decision. You should normally expect a written reply within 2 months. If this is not possible, you will be told why there is a delay and when a reply can be expected. In line with the expectations of The Pensions Regulator, disputes should normally be decided within four months of receipt at each stage, and the decision should then be notified as soon as reasonably practicable.

If you cease to have an interest in the Scheme, this IDRP will normally remain available for six months after that interest ends, although the Trustee may consider an application made outside that period where it considers it appropriate to do so.

EXCLUSIONS

Please note that the IDRP does not cover:

- pension scheme matters which would need to be resolved with your Employer (for example, questions concerning eligibility for membership of the Scheme and the amount of your Pensionable Salary)
- a dispute which is already being investigated by the Pensions Ombudsman or where proceedings have started in a Court or Employment Tribunal.
- Complaints or concerns relating specifically to data privacy, including the processing of personal data, will be handled under the Scheme's data protection complaints procedure, rather than under this IDRP.

REFERENCE TO EXTERNAL SERVICES

You may contact the Money and Pensions Service ("MaPS") at any point in this process for guidance and assistance. MaPS provides free and impartial money and pensions guidance and may be contacted at:

The Money and Pensions Service
Borough Hall
Cauldwell Street
Bedford MK42 9AB
Telephone 01159 659570
Email contact@maps.org.uk
Website moneyandpensionsservice.org.uk

If, after Stage 2, you are still not satisfied with the reply from the Trustee, you may refer the matter to The Pensions Ombudsman, which may investigate and determine complaints and disputes of fact or law in relation to a pension scheme. Its address is:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf E14 4PU
Telephone 0800 917 4487
Email enquiries@pensions-ombudsman.org.uk
Website www.pensions-ombudsman.org.uk

You should note that applications to The Pensions Ombudsman are subject to its own time limits. If you are considering making a complaint, you should do so promptly.

You may also wish to note the contact details for The Pensions Regulator:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton BN1 4DW
Telephone 0345 600 7060
Website www.thepensionsregulator.gov.uk/en/contact-us/scheme-members-who-to-contact