

THE MIDCOUNTRIES CO-OPERATIVE SOCIETY PENSION SCHEME

INTERNAL DISPUTE RESOLUTION PROCEDURE

This is a policy which deals with disputes between beneficiaries (or potential beneficiaries) of the scheme and the trustee.

Whose complaints are covered by this procedure.

Complaints can be accepted under this procedure from:

- any in service deferred member or deferred pensioner or pensioner of the scheme.
- a former member's widow, widower, civil partner or other dependant.

How to make a complaint

The complainant must put in writing the details of the nature of the complaint, along with details of his or her name, address, date of birth and National Insurance Number.

This should be sent to Helen Flint-Hill, Head of Pensions, whom the trustees have nominated to investigate complaints.

The Midcounties Co-operative,
Co-operative House
Warwick Technology Park
Warwick
CV34 6DA

Email: helen.flint-hill@midcounties.coop

Helen Flint-Hill will respond within two months of the complaint being received with either a decision or an explanation of the delay and an expected date of issuing a decision.

If the complainant is dissatisfied with this decision, he or she should write within six months of the date of the response to the complaint to Helen Flint-Hill, this will then be referred to the Trustees of the Pension Scheme.

The Pension Scheme Trustees will review and respond to the complaint.

If the complainant is still dissatisfied with this decision the next stage of complaint is to the Pension Ombudsman.

If you have any queries regarding this procedure please contact Helen Flint-Hill, contact details as above.

DATA complaints

In line with the Data (use and access) Act 2025

If your complaint relates to the personal data we hold, a response will be provided within 30 days.