

Internal Dispute Resolution Procedure (IDRP)

Scheme name (the "Scheme"):
Effective date:

Senior plc Pension Plan
1 January 2026

Version history:

v01 01 January 2026

Other documents referenced:

Introduction, glossary and roles

Purpose

This Internal Dispute Resolution Procedure (IDRP) outlines the procedures and processes to investigate and decide upon disputes quickly and effectively.

Complaints or disputes about any aspect of the Scheme are rare and are normally resolved quickly and informally. However, in the exceptional circumstances when they cannot be resolved by this approach, the Trustee has put in place a formal procedure for the resolution of complaints or disputes, as required by the Pensions Act 1995.

Who may make a complaint?

Anyone who falls into, or claims to fall into, the following groups:

- Scheme members
- Spouses, civil partners, and dependants of members who have died
- Non-dependent beneficiaries of members who have died
- Prospective members
- Anyone who has been a member or prospective member in the previous six months
- Anyone who feels they have a legitimate complaint.

There are two potential stages to the process, details of which are set out overleaf. If you wish, you may nominate someone else to act on your behalf as your representative when following the process.

This document should be read alongside the Introduction, glossary and roles document for any definitions or references of firms or individuals who provide services to the Scheme.

This document will be reviewed regularly to ensure it remains accurate, or when updates are required. The document is effective from the date above and replaces previous versions of the document.

STAGE ONE

Application to the Trustee Representatives for the Scheme

Who to send your Stage One complaint to?

In the first instance, you should complete the IDRPs Stage 1 Application Form, which is attached. The form should then be sent to the contact whose details are on the form.

Note that there is generally a time limit of 6 months for submitting an application. This starts with the date an individual ceased to fall into the category of membership concerned or claimsto have ceased to fall in that category. The Trustee Representatives have discretion to extend this period depending on the circumstances of an individual case.

When can I expect to receive a response?

On receipt of the IDRPs Stage 1 Application Form, you will be sent an acknowledgment. The Trustee Representatives will then investigate the complaint and may contact you again to obtain further information before making a decision.

You should expect to receive a written reply from the Trustee Representatives within two months of receipt of your completed Stage 1 Application Form. If this is not possible, you will be contacted to explain the reason why and the date you can expect the decision.

STAGE TWO

Application to the Trustee

If you are not satisfied with the decision taken by the Trustee Representatives, you may apply to the Trustee for the matter to be reconsidered. The Trustee will then decide whether the original decision by the Trustee Representatives will be confirmed or replaced with an alternative decision.

Who to send your Stage Two complaint to?

You should complete the IDRPs Stage 2 Application Form, which is attached, and send it to the contact whose details are on the form. Any documentation not provided as part of Stage 1 should also be included.

The application to the Trustee must be made within six months of the decision by the Trustee Representatives under Stage One. The Board will also have discretion to extend the period for making such an application.

When can I expect to receive a response?

On receipt of the IDRPs Stage 2 Application Form, you will be sent an acknowledgment. The Trustee will then investigate the complaint and may contact you again to obtain further information before making a decision.

You should expect to receive a written reply from the Trustee within two months of receipt of your completed Stage 2 Application Form. If this is not possible, you will be contacted to explain the reason why and the date you can expect the decision.

If following review of your complaint by the Trustee you are still unhappy, then you may refer your complaint to the Pensions Ombudsman.

Further information

The Pensions Ombudsman

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.

Contact with The Pensions Ombudsman about a complaint needs to be made 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). There is discretion for these time limits to be extended.

The Pensions Ombudsman can be contacted at:

10 South Colonnade
Canary Wharf London
E14 4PU

Telephone: 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/submit-complaint>

You should normally raise your complaint with the Trustee before contacting the Pensions Ombudsman. However, if you need some help, you also have the option of contacting the Early Resolution Service of the Pensions Ombudsman in advance of contacting the Trustee.

MoneyHelper

If you have general requests for information or guidance concerning your pension arrangements, you can also contact MoneyHelper which is part of the Money and Pensions Service and has replaced the Pensions Advisory Service.

Tel: 0800 011 3797

Website: [Pensions and retirement | Help with pensions and retirement | MoneyHelper](https://pensionsandretirement.helpwithpensionsandretirement.org.uk)
or <https://moneyandpensionsservice.org.uk/>

Although a postal address is provided above, if your preference is to write to the Pensions Ombudsman, you are advised to telephone them or check their website first to establish whether this option is currently available.

Queries

If you have any queries regarding this procedure, please contact the Trustee using the details provided on the forms.