

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.

These IDRP were introduced on 6 April 1997 and subsequently updated in October 2008 and March 2018.

If you have a dispute with the Trustee you should still first attempt to resolve it informally by contacting the Assistant Secretary to the Trustee at Crest House, Pycroft Road, Chertsey, Surrey KT16 9GN or by telephone on 01932 580 555. 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 or a spouse or dependant of a deceased Member.

Stage 1

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

Crest Nicholson Plc
Crest House
Pycroft Road
Chertsey
Surrey KT16 9GN 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 make a decision on the dispute. You should expect a written reply within 2 months. If this is not possible you will be notified as to why there is a delay and when a reply can be expected. The Pension Regulator expects that at each stage disputes should be determined within four calendar months of receiving a complaint.

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
Crest House
Pycroft Road
Chertsey
Surrey KT16 9GN

Please give the reasons why you disagree with the response from Stage 1, and also include the same personal details as in Stage 1 together with a copy of the first stage decision. You should expect a written reply within 2 months. If this is not possible you will be notified as to why there is a delay and when a reply can be expected. The Pension Regulator expects that at each stage disputes should be determined within four calendar months of receiving a complaint.

If you transfer out of the Scheme then this IDPR is only available to you for 6 months after you transfer out.

EXCLUSIONS

Please note that the IDPR 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.

REFERENCE TO EXTERNAL SERVICES

You may contact the Money and Pensions Service ("MAPS") at any point in this process for assistance. MAPS provides a free and confidential service to members and beneficiaries of company pension Schemes, and may be contacted at:

The Money and Pensions Service
Holborn Centre
120 Holborn
London
EC1N 2TD
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 and TPAS has been unable to assist, you may then refer it to the Pensions Ombudsman who can investigate and determine any complaint or dispute of fact or law concerning a pension scheme. His 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 any application should be made within three years of the relevant act or omission which forms the subject of your complaint.

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

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
BN1 4DW
Telephone 0870 606 3636
Website www.thepensionsregulator.gov.uk/en/contact-us/scheme-members-who-to-contact