

Internal dispute resolution procedure

The Trustees of the ntl Pension Plan ("the Plan") have adopted an internal dispute resolution procedure (IDR procedure) in accordance with sections 50 to 50B of the Pensions Act 1995 (PA 1995).

WHO MAY MAKE A COMPLAINT?

Any person listed below may make a complaint under this IDR procedure:

- A member of the Plan.
- A widow, widower, surviving civil partner or surviving dependant of a deceased member of the Plan.
- A surviving, non-dependant beneficiary of a deceased member of the Plan. This is someone who, on the death of the member, is entitled to the payment of benefits under the Plan.
- A prospective member of the Plan. This is someone who, under the terms of their contract of service or the rules of the Plan, can become a member by choice; after a specified period; automatically unless they elect otherwise; or with employer consent.
- A person who has ceased to be in one of the categories above.
- A person who claims to be in one of the above categories and the dispute relates to whether he or she is such a person.

Complaints must be made in writing, ideally using the form attached to this procedure.

A complaint under the IDR procedure must be about the Plan and relate to the Plan Trustees or managers.

Complaints from members, or a person claiming to be a member, must contain the following information:

- The full name, address, date of birth and National Insurance number of the member.
- The full name and address of the member's representative (if any) and whether that address should be used for the service of legal documents.
- An explanation of the disagreement between the member and the Plan, including enough details to show why the member is aggrieved.

Complaints from persons who are not Plan members, but are the surviving spouse, dependant, civil partner or non-dependant beneficiary of a deceased member (or claiming to be any of these), must provide the following information:

- The full name, address and date of birth of the complainant and the member.
- The member's National Insurance number.
- Details of the relationship between the member and the complainant.
- The full name and address of the member's representative (if any) and whether that address should be used for the service of legal documents.
- An explanation of the disagreement between the member / complainant and the

Plan, including enough details to show why the member / complainant is aggrieved.

The complainant may have a representative, if he or she wishes. The representative must be:

- Nominated by the complainant.
- The complainant's personal representative, if the complainant is dead.
- One of the complainant's family, or another appropriate person, if the complainant is a minor or otherwise unable to act.

TIME FOR MAKING THE COMPLAINT

A complaint must normally be made within six months of the date of the decision or event which is the subject of the complaint.

THE DECISION

The Plan Trustees will acknowledge receipt of a complaint within five working days, including a statement that the Pensions Advisory Service (**TPAS**) is available to assist members and beneficiaries with any difficulty with the Plan (and providing TPAS's contact details).

The Plan Trustees will deal with the complaint and issue a decision. In reaching that decision, they may:

- Investigate the complaint as they see fit.
- Obtain advice from the Plan actuary **OR** an actuary, Plan solicitor or other appropriate professional.
- Ask the complainant (or any other relevant person) for any additional information that they consider appropriate in order to deal with the complaint.

The Plan Trustees may delegate the investigation and determination of the complaint to Caroline West, Secretary to the Trustees. However, Caroline West must report to the Plan Trustees and the appeal must be considered and decided on by the Plan Trustees.

The Plan Trustees will endeavour to make a decision as soon as possible after receipt of the complaint, but within four months of receiving the complaint.

If the Plan Trustees cannot make a decision within four months, they will notify the complainant (or his representative), explaining the reason for the delay and when they expect to be able to make a decision.

The Plan Trustees will notify the complainant of their decision in writing no later than 15 working days after the decision was made. The notice will include:

- A statement of the decision, which may or may not include reasons.
- A reference to a legal provision or Plan rule that the decision relied on.
- If a discretion has been exercised, a reference to the Plan rule giving that discretion.
- A statement that TPAS is available to assist members and beneficiaries with any difficulty with the Plan, and TPAS's contact details.
- A statement that the Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to a Plan made, or referred to, under the Pension Plans Act 1993, and the Pensions Ombudsman's contact details.

APPENDIX I - INITIAL COMPLAINT FORM

Please complete **all** parts of this form, unless they are not applicable to you.

* Delete as appropriate

I am making a complaint in person/on behalf of another person *

Personal Details:

(**Note:** If you are complaining on behalf of another person, please give their details here and your details in part 4 of this form. Otherwise, please complete your details in this part)

Title: *Mr/Mrs/Ms/Miss/Other

(please state)

Forenames:

Surname:

Address:

.....

Date of birth:

National Insurance Number:

Status:

Member of the Plan (including one who is no longer employed by the company) Yes/No*

Waiting to become a member of the Plan? Yes/No*

Pensioner? Yes/No*

Widow, Widower or Dependant of a deceased member of the Plan? Yes/No*

(please see part 3 below)

None of the above (please specify) Yes/No*
.....

Specific details (Widows, Widower or Dependant)
(complete only if appropriate)

If you are in category 2.7.4 above (or are complaining on behalf of somebody in that category), please fill in the following details in relation to the deceased person through which you derive (or the person on whose behalf you are complaining derives) a benefit from the Plan:

Title: *Mr/Mrs/Ms/Miss/Other (please state)

Forenames:

Surname:

Address:

.....

Date of birth:

National Insurance Number:

Relationship between yourself and the deceased:

Personal details (if making a complaint on behalf of another person)

(Note: If you are making a complaint on behalf of another person, please fill in your own details in this part. You only need to complete this part of the form if you are making a complaint on behalf of another person)

Title: *Mr/Mrs/Ms/Miss/Other (please state)

Forenames:

Surname:

Address:

.....

Your relationship to the person on behalf of whom you are complaining:

.....

Address for correspondence (if different from 4.4 above):

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Details of the complaint

Please give details of the complaint. You may also like to provide copies of any relevant documentation or correspondence.

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Signature

Please sign and date this form below:

Signature of Complainant/Complainant's representative

Date

Once complete, please return this form to:

**Mrs Caroline West
Virgin Media
Reward Team
Media House
Bartley Wood Business Park
Hook
Hampshire
RG27 9UP**