


	<p style="text-align: center;">COATS PENSION PLAN</p> <p style="text-align: center;">INTERNAL DISPUTE RESOLUTION PROCEDURE</p> <p style="text-align: center;">NOTE FOR MEMBERS</p>	
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Introduction

The Pension Act 1995 requires pension schemes to have procedures for the Trustees to resolve disputes arising from the running of the scheme. This note summarises the procedure you should follow if you wish to make a complaint about the scheme.

The complaint procedure

The complaint procedure is a two stage process. In the first instance you must address your complaint to:

Mrs Reinet Quinn
Group Pensions Manager
Coats plc Pensions Office
Pacific House
70 Wellington Street
GLASGOW G2 6UB

In normal circumstances you will receive a full response as soon as possible, but within 2 months or within 15 working days of making the decision, if earlier. If you are dissatisfied with the response you will be entitled to refer the complaint to the trustee within 6 months of receiving the full response from Reinet Quinn. The trustee will reply directly to you, again where possible, within 2 months.

If, following review by the Trustee you are still unhappy, then you may refer your complaint to either the Pensions Ombudsman or the Pensions Advisory Service (OPAS). You can refer your complaint to OPAS at any stage, if you so wish. However, Stage 1 must be completed before referring your complaint to the Pensions Ombudsman.

How to make a complaint - first stage

If you wish to make a complaint, you must submit your complaint in writing to Reinet Quinn. You must state the precise reason for your complaint. If you are not the member, you should give the member's full name and date of birth, and state into which category you come (see next paragraph).

Who can use this procedure?

Before writing you should ensure that you are eligible to make a complaint under this procedure. To be eligible you must be in one of the following categories:

- Existing scheme member
- in active service
 - with deferred benefits
 - in receipt of a pension

Widow(er) or dependant of a deceased member

Any other person entitled to, or receiving, a benefit following the member's death.

- Prospective scheme member, i.e.
- if you will automatically become a member unless you elect otherwise. An employee who does not join when first eligible is still a prospective member (subject to certain benefit conditions).

The personal representatives of a deceased member.

Anyone ceasing to fall into the above categories within 6 months before making the complaint.

Anyone claiming to fall into any of the above categories.

If you wish you may nominate a representative to make the complaint on your behalf.

You will not be able to use the procedure if court or tribunal proceedings have begun or if the Pensions Ombudsman has commenced an investigation.

When will you hear?

You should hear from Reinet Quinn as soon as possible, but within 2 months of making your complaint. If your complaint cannot be addressed within this timescale you will be told why there is a delay in response and when you can expect to hear further.

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