



**COATS UK PENSION SCHEME**  
**INTERNAL DISPUTE RESOLUTION PROCEDURE**  
**NOTE FOR MEMBERS**

**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 Internal Dispute Resolution Procedure (IDRP) is a single stage process which looks at all aspects of a complaint along with any additional information or evidence provided. Your complaint will be reviewed by the Trustee under the IDRP. The Trustee will assume you have already raised your complaint with the Coats Pensions Office before bringing it to the Trustee board via the IDRP process.

If you are not happy with the way your pension scheme membership has been dealt with, please get in touch to see if there is anything we can do for you before you make a formal complaint under the IDRP. The Coats Pensions Office are happy to investigate any issue you may have with the Scheme and an informal enquiry may save you time and trouble. The email address for raising such queries is [pensions.services@coats.com](mailto:pensions.services@coats.com) at Coats Pensions Office. You will receive an acknowledgement within 1 working day.

**The complaint procedure**

This is the compliant procedure to follow if you are invoking the IDRP and wish to bring a complaint to the Trustee Board.

**How to make a complaint**

If you wish to make a complaint, you must submit your complaint in writing to the Trustee Chairman at the address below. 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 in which category relates to you (see section below – "Who can use this procedure?").

You must address your complaint to the Chairman of the Trustee Board:

Mr Chris Martin  
Chairman of the Trustee Board  
Coats UK Pension Scheme Trustees Limited  
Coats Pensions Office  
Cornerstone  
107 West Regent Street  
Glasgow G2 2BA

**When will you hear?**

You should hear from the Trustee 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.

If you are dissatisfied with the response, then you may refer your complaint to the Pensions Ombudsman. The address of is provided on the next page. The Pensions Ombudsman is available to assist members and beneficiaries of a scheme in connection with difficulties which they have failed to resolve with the Trustees of the scheme.

**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 - 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.

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 (TPO) has commenced an investigation.

**The Pensions Ombudsman**

10 South Colonnade  
Canary Wharf  
E14 4PU

Tel: 0800 917 4487

Or via the online form on their website: [www.pensions-ombudsman.org.uk/](http://www.pensions-ombudsman.org.uk/)

*June 2018*