

**The T-Mobile International UK Pension Scheme
Internal disputes resolution procedure
(November 2023)**

This document sets out the procedure which the Trustee of the T-Mobile International UK Pension Scheme ('the Scheme') has adopted for the resolution of any disagreement you may have about matters in relation to the Scheme. This procedure is required by the Pensions Act 1995.

Application

You may submit an application under this dispute procedure if:

- a you are an active, deferred or pensioner member of the Scheme;
- b you are a widow, widower, civil partner, dependant or other beneficiary of a deceased member;
- c you ceased to be in any of the above categories less than six months before lodging a complaint;
- d your complaint relates to you claiming to have been in one of the above categories within six months of the complaint being lodged.

Your complaint, under this dispute procedure, must be about the Scheme and relate to the Trustee. In order to use this procedure, the Stage 1 Dispute Resolution Application form must be completed in full and signed by the complainant or representative and sent to:

Mr David Booth
The Pensions Manager
TMI UK Pension Scheme
c/o Willis Towers Watson
5 Wellington Place
Leeds
LS1 4AP

You can choose to have someone else such as a friend, relative, trade union representative or professional adviser (for example a solicitor) make an application on your behalf or continue an application you have already begun. Where the applicant is a minor or is otherwise incapable of acting for himself or herself, the application can be made or continued by a member of his or her family or some other person suitable to represent him or her. In the event that an applicant dies, the application can be made or continued on his/her behalf by his/her personal representative(s).

Procedure: Stage 1

In the first instance, you should submit your signed application to the Pensions Manager who has been appointed by the Trustee to make a decision on your complaint. Your application should contain:

- a the member's full name, address, national insurance number (if known) and date of birth;
- b a statement as to the nature of the complaint and supporting evidence;
- c if you are a widow, widower or dependant of a member of the Scheme, or claiming to be such, your relationship to the member and your full name, address and date of birth;
- d if you have appointed a representative, details of the representative's full name and address and whether the address is to be used for correspondence in relation to the dispute.

The Pensions Manger will acknowledge receipt of your complaint of the Stage 1 form. In that acknowledgement, the Pensions Manager will provide details of the Money and Pensions Service (MAPS), who are available to assist in connection with any difficulty with the scheme, including contact details for MAPS.

The Pensions Manager will reply to your complaint, setting out an explanation for the decision reached by the Trustee. The reply will normally be sent within four months of receipt of your application and will be in writing. The Trustee may take advice from its professional advisors in reaching a decision.

If you are not happy with the decision you will then have six months from the date on which the notice of the decision is provided to you to refer the matter to the second stage of the process.

If it is not possible for a full reply to be given within the four-month period then an interim reply will be sent setting out the reasons for the delay and giving an expected date for the reply.

Procedure: Stage 2

If you disagree with the decision given in Stage 1 you may make a further signed application under Stage 2. Your application for referral to Stage 2 must contain:

- a the information set out in Stage 1;
- b a copy of the Stage 1 application;
- c a copy of the Stage 1 decision;
- d reasons why you are dissatisfied with the Stage 1 decision; and
- e a request to the Trustee to reconsider the matter.

A standard form for use in Stage 2 is available from the Trustee or the Scheme administrator using the contact details set out within Stage 1.

Your Stage 2 application will be considered by the Trustee itself. The Trustee's reply will be sent within four months of receipt of your stage 2 application.

The Stage 2 response will:

- be in writing.
- refer the applicant to the relevant legislation or rules and will detail why it is upholding or overruling the first Stage 1 decision. Where discretion has been exercised, the Trustee will state the provisions by which such discretion is conferred but is not obliged to give reasons for the way in which it exercises its discretion.
- advise the applicant of his/her right to refer the complaint to the Pensions Ombudsman.

External resolution

If, when the Trustee's dispute resolution process is complete, you still feel dissatisfied the matter can be pursued through the office of the Pensions Ombudsman or ultimately through the Courts. The Pension Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational pension schemes.

Contact details for the Pensions Ombudsman are as follows:

Pensions Ombudsman
Office of the Pensions Ombudsman
10 South Colonnade,
Canary Wharf,
London
E14 4PU

Telephone: 0800 917 4487

Website: www.pensions-ombudsman.org.uk

A complaint form can also be submitted online:

www.pensions-ombudsman.org.uk/our-service/make-a-complaint/

General requests for information or guidance concerning an individual's pension arrangements can be made by contacting The Money & Pensions Service (MAPS):

The Money & Pensions Service
120 Holborn
London
EC1N 2DT

Telephone: 01159 659570

Website: www.moneyandpensionsservice.org.uk

Exceptions to the internal disputes resolution procedure

Nothing contained in this procedure restricts your ability or rights to refer the matter under dispute to another agency (e.g. the Pensions Ombudsman, a court or tribunal).

However, in the event of such referral, the Scheme's consideration of your complaint will be terminated and will not be re-opened unless the decision made by the other agency so provides. In the event that you wish to appeal against the decision made by the other agency, then that agency's procedures for appeal must be followed.

Data Protection

In order for the Trustee to process your complaint, relevant evidence and information will need to be provided. This is likely to include personal data, which will be processed in accordance with the Trustee's privacy notice previously sent to you and available on the Scheme website at: <https://tmipensions.co.uk/>

Future changes

The Trustee reserves the right to alter these procedures to reflect experience and changes of circumstances or law.

Approved by the Trustee Board on November 2023

Next review date: November 2024

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Stage 1: Application for consideration by the Pensions Manager as appointed by the Trustee

Section A

Details of member *(complete in all cases)*

Surname -----

First name(s)-----

Date of Birth-----

National insurance number-----

Address -----

Section B

If you are making the complaint and are a widow, widower, civil partner or dependant of the member, please complete this section in respect of yourself

Surname -----

First name(s)-----

Date of Birth-----

Address -----

Your relationship to the member-----

Section C

If you have been appointed to act on the member's behalf, please complete this section

Surname -----

First name(s)-----

Address -----

Acting in the capacity of-----

Section D

Name and address of person to whom all correspondence should be addressed

Section E

Please give details of your complaint against the Scheme (continue on a separate sheet of paper if necessary)

Signed (*by or on behalf of the complainant*) -----

Date-----

**The T-Mobile International UK Pension Scheme
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Stage 2: Application for consideration by the Trustee

A copy of your Stage 1 application and decision should be attached to this application.

Section A

Details of member *(complete in all cases)*

Surname -----

First name(s)-----

Date of Birth-----

National insurance number-----

Address -----

Section B

Please provide details of why you are dissatisfied with the previous decision (continue on a separate sheet of paper if necessary)

Signed *(by or on behalf of the complainant)* -----

Date-----