



The Metal Box Pension Scheme

Internal Dispute Resolution Procedure

Introduction

This document sets out the Internal Dispute Resolution Procedure (IDRP) adopted by Metal Box Pension Trustees Limited in relation to its responsibilities as the Trustee of The Metal Box Pension Scheme (the Scheme). This procedure should be used by anyone with an actual or prospective interest in the Scheme and who has a complaint or is in dispute with the Trustee.

Note that members of the DC Section of the Scheme transferred to The Aon MasterTrust in June 2019 and ceased membership of the Scheme at that time (unless they also have benefits in the DB Section of the Scheme).

In addition, all members of the Metal Box AVC Plan (the Plan) transferred to The Aon MasterTrust in July 2019 and the Plan is to be wound up by December 2019. The Plan is no longer required to have an IDRP in place, but the Trustee will accept any complaints for the period until the Plan is wound up.

Who can use the IDRP?

A complaint may be made under the IDRP by:-

- any member of the Scheme;
- a widow, widower, surviving Civil Partner or surviving dependant of a deceased member of the Scheme;
- any other person who is entitled to the payment of benefits under the Scheme on the death of a member of the Scheme;
- any person who is, or is claiming to be, entitled to become one of the above; or
- any person who ceased to be in one of the above categories in the last six months, other than in exceptional circumstances where the UK Pensions Manager permits a complaint to be brought outside this time limit.

In addition, a complaint may be brought until the end of 2019 by someone claiming to fall within the categories detailed above in respect of former Plan membership.

A complaint may be made on behalf of one of the above by a representative nominated by him or her. If a complainant is incapable of acting for himself or herself a complaint may be made on their behalf by their personal representative. A complaint may be continued after a member's death by their personal representatives.

Initial Complaint

In the first instance, any complaint should be referred to the Scheme's administrator, Equiniti, where an attempt will be made to resolve it as quickly as possible.

In the unlikely event the complaint cannot be resolved by this initial approach, then the complainant may invoke Stage 1 of the formal dispute resolution procedure.

Stage 1 Referral to the UK Pensions Manager

The complainant must apply in writing to the UK Pensions Manager (the Pensions Manager) at the address given overleaf, providing the following details:-

- details of Scheme Member (name, address, date of birth, pension number, National Insurance number);
- where a representative is acting on the complainant's behalf (the representative's name, address and relationship to complainant) and, other than in cases where the claimant is incapable of doing so, the complainant's consent to the representative acting on his behalf; and
- detailed facts relating to the complaint.

The Pensions Manager's Response

The Pensions Manager will fully investigate the complaint and will respond to the complainant or his / her representative within eight calendar weeks of receiving all of the details of the written complaint. The response will include a statement of the decision and reference to:-

- any legislation relied upon;
- any part of the Rules of the Scheme relied upon;
- the complainant's right to refer the disagreement for consideration by the Trustee under Stage 2 of the IDR; and
- the contact details for the Pensions Ombudsman.

In the unlikely event that the Pensions Manager is unable to provide a detailed response within eight weeks, the complainant will be advised and will be told when a response is expected to be provided.

Stage 2 Referral to the Trustee Board

If the matter cannot be resolved under Stage 1, the complainant may, at any time within six months of the Pensions Manager's decision, write to the Trustee at the address below, setting out the details outlined at Stage 1, together with a copy of the Pensions Manager's response and a statement as to why the complainant is dissatisfied with the decision made.

The Trustee's Response

The Trustee will consider the complaint in detail and will normally respond to the complainant within eight weeks of receiving the written application under Stage 2 of the IDR. Should this not be possible, the complainant will be advised when he / she may expect a response.

Again, the response will include the contact details for the Pensions Ombudsman.

Referral to External Bodies

You may find it helpful to get in touch with the Money and Pensions Service. The organisation aims to ensure that people throughout the UK have guidance and access to the information they need to make effective financial decisions over their lifetime. The Pensions Advisory Service (TPAS) is part of the Money and Pensions Service. TPAS offer free and impartial guidance to people with workplace pensions.

You can contact TPAS for advice, information or guidance concerning your pension:

11 Belgrave Road, London, SW1V 1RB

Telephone: 0800 011 3797

Website: www.pensionsadvisoryservice.org.uk

You also have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf
London, E14 4PU
Tel: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online:
www.pensions-ombudsman.org.uk/our-service/make-a-complaint/

Further Information

You can contact the Administration Team as follows:

The Metal Box Pension Scheme, c/o Equiniti, Sutherland House, Russell Way, Crawley, RH10 1UH.
Tel: 01905 613133
Email: metalboxpensions@equiniti.com

You can contact the UK Pensions Manager as follows:

Mrs Cathy Aston, UK Pensions Manager, Metal Box Pension Trustees Limited, c/o Equiniti, 4 The Triangle, Wildwood Drive, Worcester, WR5 2QX
Tel 01872 555840
Email: Catherine.aston@eur.crowncork.com

The Trustee takes the processing of personal data in relation to the Scheme seriously and a copy of the Scheme's data privacy statement is available on the Scheme's website: www.metalboxpensions.co.uk.