

Complaints and disputes...

the Internal Dispute Resolution Procedure (IDRP)

Complaints or disputes about the HSBC Bank (UK) Pension Scheme (the Scheme) are rare and usually resolved informally before getting to the IDRP.

If you are (or have been):

- an active, deferred, pensioner or pension credit member of the Scheme
- a spouse, civil partner, or dependant of a deceased member
- a prospective member
- any other person entitled to benefits on the death of a member; or
- are disputing whether you fall within one of the above categories

and you have a complaint or dispute to do with the Scheme that can't be resolved informally, the Trustee has put in place an internal dispute resolution procedure (IDRP), which is summarised below.

You cannot use the IDRP procedure if:

- your complaint or dispute is with the Employer (as opposed to the Trustee),
- your complaint or dispute is under investigation by the Pensions Ombudsman, or
- the complaint or dispute is subject to Court or Industrial Tribunal proceedings.

There are 2 stages to the IDRP:

Stage 1

You will need to put your complaint or dispute in writing, providing your personal details and an outline of the facts. You can do this by completing the attached 'Notification of Internal Dispute – Stage 1' form. You must complete either Section A or B and then Section D.

You can, if you wish, nominate someone to represent you in making your complaint. If you are under 18 you will need to nominate a suitable adult (such as a family member) to represent you. If you want (or need) to do this you must also complete Section C of the form. If the person who is entitled to make the complaint has died, their personal representative (the person dealing with the estate) can make or continue the complaint.

Once the form is completed you should return it to the Chief Operating Officer via email at pensionschemeexecutive@hsbc.com.

The Chief Operating Officer will email you (or your representative) to acknowledge receipt of the form. They will then consider your complaint and provide a full written response which will include 'a statement of the decision'. This will usually be made within two months of receiving your properly completed form. If the person who is entitled to make the complaint has died, their personal representative (the person dealing with the estate) can make or continue the complaint on their behalf.

If it isn't possible to make a decision within two months you'll receive an interim response explaining the reasons for the delay and giving you an estimate of when you can expect a full reply.

Stage 2

You can appeal against the decision made by the Chief Operating Officer if you're not satisfied. You must do this within four months of getting a decision.

You will need to complete the attached 'Notification of Internal Dispute – Stage 2' form. You must include the reasons why you disagree with the Stage 1 response. The completed form should be returned to the Chair of the Appeals, Discretions & Operations Committee via email at pensionschemeexecutive@hsbc.com.

Stage 2 complaints and disputes are considered by the Trustee's Appeals, Discretions & Operations Committee. We expect that the decision about your appeal will be communicated within two months of the Committee considering your appeal. If this isn't possible you will be told why and when a full reply is likely to be sent.

External dispute resolution

You 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. The Pensions Ombudsman operates an Early Resolution Service which you can access before raising your complaint under the IDRPs which you may find helpful. However, TPO will only formally investigate any complaint or dispute after both stages of the IDRPs have been concluded.

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:

Pensions Ombudsman Service

10 South Colonnade

Canary Wharf

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: **<https://www.pensions-ombudsman.org.uk/submit-complaint>**

Here to help you!

If you have general requests for information or guidance concerning your pension arrangements you can contact MoneyHelper.

MoneyHelper provides a free and confidential service to help members and beneficiaries of workplace pension schemes. You can contact MoneyHelper at:

Money and Pensions Service

Bedford Borough Hall

138 Cauldwell Street

Bedford

MK42 9AP

Tel: **0800 0113797**

Website: **<https://www.moneyhelper.org.uk>**

You can also contact MoneyHelper via their webchat or use the online enquiry form.

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