

AIB GROUP UK DEFINED CONTRIBUTION SCHEME COMPLAINTS FORM

NOTE FOR MEMBERS

Introduction

The Pensions Act 1995 requires pension schemes to have procedures for the trustees to resolve disputes arising from the running of their Schemes. This procedure is intended to cover disputes with the Trustees and not with your employer.

The complaint procedure

The complaint procedure is a two-stage process. In the first instance you should address your complaint to the UK Pensions Manager, AIB Group (UK) plc., 92 Ann Street, Belfast, BT1 3HH, who will acknowledge your complaint promptly. In normal circumstances you will receive a response within 2 months.

If you are dissatisfied with the response, you will be entitled to refer the complaint to the Trustees within 6 months of receiving the response from the UK Pensions Manager. They will reply directly to you where possible, within 4 months.

If you have general requests for information and guidance concerning your pension arrangements you may wish to contact MoneyHelper, a government backed service that provides free impartial guidance on money and pension queries. If you are unhappy with the response you have received after either stage 1 or stage 2 you may refer your complaint to the Pensions Ombudsman who may investigate and determine any complaint.

The contact details of both the Ombudsman and MoneyHelper are:

Pensions Ombudsman:

10 South Colonnade
Canary Wharf
E14 4PU

Local helpline: 0800 917 4487
Overseas helpline: +44 (0) 207 630 2200

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/

MoneyHelper:

Pensions Helpline: 0800 011 3797
Overseas helpline: +44207 932 5780
Helpline for Self Employed: 0345 602 7021

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

Who can use this procedure?

Before completing the attached form, 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.

- (a) Existing Scheme member
 - in active service
 - with deferred benefits
 - in receipt of a pension
- (b) Widow(er), civil partner or dependant of a deceased member
- (c) Prospective Scheme member i.e.
 - eligible to become a member of the Scheme subject to the agreement of the Group
- (d) Surviving non-dependent beneficiary of a deceased member.
- (e) Anyone who ceased to be in one of the above categories in the 6 months prior to making the complaint.
- (f) Anyone claiming to fall into any of the above categories.

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

Representatives of Applicants

If you make a complaint under this procedure, you may appoint a representative to act on your behalf. Your representative need not have any connection with the Scheme.

If you die while your complaint is being investigated, the application may be continued by your Personal Representatives.

If an Applicant is a minor or is for some other reason incapable of acting on their own behalf, the application may be made or continued by a member of their family or by some other suitable person.

How to make a complaint – first stage

If you wish to make a complaint, you must submit the attached form to the UK Pensions Manager.

When will you hear?

You should hear from the UK Pensions Manager within 2 months of making your complaint, although you will receive prompt acknowledgement of your complaint. If your complaint cannot be addressed within that timescale you will be told why there is a delay in response and when you can expect to hear further.

**AIB GROUP UK DEFINED CONTRIBUTION SCHEME
INTERNAL DISPUTE RESOLUTION – STAGE 1**

**Part One
Details of Scheme Member**

Full Name	
Address	
Date of Birth	
National Insurance No.	

**Part Two
Details of Person Making the Complaint ("the Applicant")**

To be completed only if the person making the complaint is a spouse or dependant of a deceased member

Full Name	
Address	
Date of Birth	
Relationship to member	

**Part Three
Details of Representative acting on behalf of the Applicant (if any)**

Full Name	
Address	
Address to be used for correspondence?	Yes/No

Details of the Complaint

A statement of the disagreement together with sufficient details to demonstrate why you are aggrieved must be provided in the space below.

Signed	(By or on behalf of the Applicant)	Date	
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Please return the completed form to:

The UK Pensions Manager,
AIB Group (UK) plc.
92 Ann Street
Belfast
BT1 3HH

AIB GROUP UK DEFINED CONTRIBUTION SCHEME INTERNAL DISPUTE RESOLUTION PROCEDURE

NOTE FOR MEMBERS

Complaint Procedure – Second stage

This note explains the action you should take if you are dissatisfied with the response provided by the UK Pensions Manager.

How to refer your complaint to the Trustees – Second stage

If you wish to refer your complaint to the Trustees, you must complete the attached Form and send this, together with a copy of the response received from the UK Pensions Manager to the Trustees at the address shown on the Form. The complaint can only be reconsidered by the Trustees if these documents are received by them within 6 months of the response from the UK Pensions Manager.

When will you hear?

You should hear from the Trustees within 4 months of referring your complaint to them. If the matter 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 have general requests for information or guidance concerning your pension arrangements you may wish to contact MoneyHelper, a government backed service that provides free impartial guidance on money and pension queries. If you are unhappy with the response you have received after either stage 1 or stage 2 you may refer your complaint to the Pensions Ombudsman who may investigate and determine any complaint.

The contact details of both the Ombudsman and MoneyHelper are:

Pensions Ombudsman:

10 South Colonnade
Canary Wharf
E14 4PU

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MoneyHelper:

Pensions Helpline: 0800 011 3797
Overseas helpline: +44207 932 5780
Helpline for Self Employed: 0345 602 7021

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

**AIB GROUP UK DEFINED CONTRIBUTION SCHEME
INTERNAL DISPUTE RESOLUTION – STAGE 2**

**Part One
Details of Scheme Member**

Full Name	
Address	
Date of Birth	
National Insurance No.	

**Part Two
Details of Person Making the Complaint ("the Applicant")**

To be completed only if the person making the complaint is a spouse or dependant of a deceased member

Full Name	
Address	
Date of Birth	
Relationship to member	

**Part Three
Details of Representative acting on behalf of the Applicant (if any)**

Full Name	
Address	
Address to be used for correspondence?	Yes/No

Statement of reason for disagreement with decision from first stage

To include sufficient details to demonstrate why the Applicant is dissatisfied with the response received in the first stage.

I request the trustees of the AIB Group UK Defined Contribution Scheme to reconsider the decision dated [] in connection with my recent complaint.

Signed		Date	
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Please return the completed form together with a copy of the response received from the UK Pensions Manager in the first stage to:

The Scheme Secretary
AIB Group UK Defined Contribution Scheme
Zedra Inside Pensions
Third Floor
Trident House
42-48 Victoria Street
St Albans
Herts
AL1 3HZ

Or send it by email to sta.Aibdc@zedra.com