FSS PENSION SCHEME

INTERNAL DISPUTE RESOLUTION PROCEDURE

GUIDE FOR COMPLAINANTS

Introduction

The Pensions Act 1995, (as amended by the Pensions Act 2004) and the Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008 require 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 FSS Pension Scheme (the "Scheme").

This procedure also sets out how data-related complaints will be handled by the Trustee. From 19 June 2026, the Data (Use and Access) Act 2025 requires the Trustee, as a data controller, to have in place a process for handling complaints relating to the infringement of UK data protection legislation. The Trustee has incorporated this process into the procedure so that all types of complaints are dealt with under the same document.

The complaint procedure

The complaint procedure is a single-stage process, as outlined below.

You must address your complaint to Mr C Martin (on behalf of Independent Governance Group), Chair of the FSS Pension Scheme using the Form provided.

Mr Martin will acknowledge receipt of the Form on behalf of the Trustee as soon as reasonably practicable (normally within 10 working days) and you may wish to contact the Pensions Ombudsman in case you have any queries whilst the Trustee review your complaint.

The Trustee will make a decision as soon as practical and certainly, in normal circumstances, within four months of receipt of your complaint. You will be notified of their decision no later than 15 working days after the decision has been made.

If you are dissatisfied with the response, you will be entitled to refer your complaint to the Pensions Ombudsman.

If your complaint is a data-related complaint, we will:

- acknowledge your complaint within 14 days of receipt;
- consider your complaint and provide a substantive response without undue delay;
- where appropriate, keep you updated as to the progress of the complaint; and
- make a decision and communicate the outcome without undue delay once the investigation is complete.

If Mr Martin is not available at the time the complaint is made, the Trustee will nominate an alternative decision-maker to ensure that the complaint is dealt with without undue delay.

The full response to a data-related complaint will include an explanation of what the Trustee has done to resolve the complaint and any actions they have taken, and will provide enough information to help you understand the decision. The response will also include details of how to complain to the relevant regulatory authority. There is no option to have your complaint reviewed by the Trustee if you are not satisfied with the response.

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 categories as outlined in the table overleaf:

Who can use this procedure? (Continued)

Type	Category
(a)	Existing Scheme members (in active service, with deferred benefits or in receipt of a pension)
(b)	A person entitled to pension credits following the divorce of a Scheme member
(c)	Widow or widower entitled to benefits as a result of a member's death
(d)	Surviving registered civil partner entitled to benefits as a result of a member's death
(e)	Surviving dependant entitled to benefits as a result of a member's death
(f)	A beneficiary of a deceased member, where the beneficiary is not financially dependent on the member but is entitled to Scheme benefits on the member's death
(g)	Anyone who under his/her contract of service or Scheme rules may join the Scheme
(h)	Anyone ceasing to fall into the above categories*
(i)	Anyone claiming to fall into any of the above categories and the dispute relates to whether he/she is such a person*
(j)	Anyone claiming that the Trustee has infringed any UK data protection legislation in connection with their personal data

* Note where your interest in the Scheme has ceased or you are claiming that it has ceased, your complaint must be submitted **within six months** of that cessation date.

If you wish, you may nominate a representative to make the complaint on your behalf.

Please note that you will not be able to use the procedure if court or tribunal proceedings have begun or if the Pensions Ombudsman has commenced an investigation.

How do you make a complaint?

If you wish to make a complaint, you must submit the attached Form to the Trustee.

When will you hear?

You should hear from the Trustee within four months of the date they received your complaint (though the Trustee will endeavour to reply as soon as practical) and within 15 working days of a decision being made. If your complaint cannot be addressed within this timescale you will be told why there is a delay and when you can expect to hear further.

If your complaint is a data-related complaint, this complaint will be acknowledged within 14 days and investigated and responded to without undue delay. If you are not satisfied with the outcome, you have the right to complain to the Information Commissioner's Office ("ICO"). Further details can be found on the ICO's complaints page.

What if you disagree with the Trustee's response to your complaint?

If you are unhappy with the response provided by the Trustee, you may refer the matter to the Pensions Ombudsman.

The Pensions Ombudsman can be contacted at 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: www.pensions-ombudsman.org.uk/submit-complaint

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 a scheme. In addition, it will also investigate disputes of law or fact in relation to a scheme.

The Pensions Ombudsman operates an Early Resolution Service who can be contacted if you need help raising your concerns, or just to discuss a potential complaint. The contact details are as above.

If your complaint is a data-related complaint, you also have the right to complain to the Information Commissioner's Office (ICO) at any time. You do not have to wait for the outcome of the Procedure before contacting the ICO, although the ICO will usually ask that you raise your complaint with the Trustee first.

The ICO can be contacted at:
Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: 0303 123 1113
Website: www.ico.org.uk
You can also submit a complaint form online: https://ico.org.uk/make-a-complaint/

June 2026