

The Adia Holdings (UK) Pension Scheme

Internal Dispute Resolution Procedure

The Adia Holdings (UK) Pension Scheme (the Scheme') operates a single stage Internal Dispute Resolution Procedure (IDRP). You may use this IDRP if you are, or were:

- a Scheme member.
- a dependant of a deceased Scheme member.
- a non-dependant beneficiary.
- a prospective member of the Scheme.
- the former spouse of a Scheme member with a pension credit in the Scheme.
- or if you believe that you are (or were) one of the above, but this is disputed.

(The personal representative may act on behalf of any of the above if the person has died.)

If you have a query or complaint regarding the Plan, you should follow the formal IDRP by contacting the Trustee at the following address:

Capital Cranfield Trustees Limited
Unit 15
Poplars Court
Lenton Lane
Nottingham
NG7 2RR

You should enclose a completed Complaint Form and supporting evidence. A copy of the complaint form is attached.

You may, if you wish, nominate in writing someone to represent you in making the complaint – for example a colleague or solicitor. If you chose to do this, by signing the Complaint Form you are giving them your permission to act for you and for correspondence about your complaint to be sent to their address.

The Trustee will investigate the background to your complaint and make a decision. The Trustee will reach a decision about your complaint within four months and will write to you to let you know of its decision within a further 15 working days. If this is not possible you will be informed of the reason for the delay and when you can expect a reply.

Please note that the completed Form must be returned within six months from the date of issue plus 1 working day, provided that if you are no longer a member, beneficiary or prospective member (or claim to be in one of those categories), the complaint should be made within six months of the date on which you ceased, or claim to have ceased to be such a person.

If, after you have submitted a Complaint Form, proceedings in respect of the complaint commence in any court or tribunal or the Pensions Ombudsman commences an investigation in respect of the complaint, the resolution of the dispute under the formal IDRP will cease.

The Money & Pensions Service and MoneyHelper, and the Pensions Ombudsman

The Money & Pensions Service (MaPS) is a free service and is available to help you (and any other beneficiaries under the Plan) with any difficulties you may have in relation to the Scheme. You may involve MaPS at any time. MoneyHelper is the part of MaPS that supports members or beneficiaries with queries or complaints. MoneyHelper can be accessed via the website <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems> or by calling 0800 011 3797.

If you are unable to resolve your complaint either through the IDRP or through MaPS, you may be able to seek assistance from the Pensions Ombudsman. The Ombudsman has power to investigate and resolve complaints or disputes of fact or law in relation to pension schemes. Further information about his role and the process for submitting a complaint can be accessed on the website: www.pensions-ombudsman.org.uk/about-us or by calling 0800 9174487.

Data Protection

We take data protection very seriously and any information provided will only be used for the purposes of investigating and responding to your complaint.

Data Protection Complaints

You have the right under data protection legislation to make a complaint to the Trustee, as data controller, if you consider that there has been a breach of relevant data protection law in



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connection with your personal data. This may include, for example, if you think the Trustee has not properly responded to your request for your personal information or has not upheld any of your data protection rights.

The Trustee will acknowledge such a complaint within 30 days of receiving it and will address the complaint in line with this IDRP.

If you are not satisfied with the Trustee's response in relation to a data protection complaint, you have the right to lodge a complaint with the data protection authorities at the address below:

Information Commissioner's Office
Wycliffe House
Water Lane, Wilmslow
Cheshire, SK9 5AF
Tel. 0303 123 1113

Website: <https://ico.org.uk>

The Adia Holdings (UK) Pension Scheme

Internal Dispute Resolution Procedure Complaint Form

Member's Name	
Member's Address	
Member's Date of Birth	
Member's National Insurance number	
Member's Category of Membership	
Summary of the complaint <i>Please use additional sheets if required</i>	



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Signed (Member)	
Dated	
<i>Only complete the next section if the complaint is being made by the member's representative.</i>	
Representative's Name	
Representative's Address	
Relationship to Member	
Signed (Representative) <i>If applicable</i>	
Dated	