

## **CLIFFORD CHANCE PENSION SCHEME**

### **Enquiries, Complaints and Dispute Resolution**

Whilst every effort is made to ensure that you receive full information on the Scheme, and that the Scheme is properly and efficiently administered for your benefit, the Trustee Directors appreciate that you may wish to make enquiries, or to voice any concerns you may have, regarding the management and administration of the Scheme or your benefits from time to time. Furthermore, the Pensions Act 1995 requires the Trustee to implement a procedure for handling any formal complaint you may wish to make against the Trustee. This is known as the Clifford Chance Pension Scheme internal dispute resolution ("IDR") procedure.

Accordingly, the Trustee Directors have formalised the arrangements for handling enquiries and other representations, and these are briefly referred to below. If you should need any further information on these arrangements or about the Scheme generally, please contact Andrew Darlison or Anna Cotgreave in the HR Department, Clifford Chance, 10 Upper Bank Street, London, E14 5JJ.

### **Internal Dispute Resolution Procedure**

#### ***Preliminary Stage***

You should first raise any enquiry or concern, either verbally or in writing, with Andrew Darlison or Anna Cotgreave at Clifford Chance's London office, 10 Upper Bank Street, London E14 5JJ. Andrew or Anna will, if possible, resolve the matter informally on the Trustee's behalf.

#### ***IDR Stage One***

If your enquiry or concern is not resolved to your satisfaction under the Preliminary Stage, you may make a formal written application under Stage One of the Scheme's internal dispute resolution procedure to Claire Howe (HR Director, London) at Clifford Chance's London office. Your application will be given careful and full consideration in order to try to resolve the matter. Your application must include certain particulars, and a special application form is available from either Andrew Darlison or Claire Howe for this purpose. A written Stage One decision will normally be sent to you within one month of receipt of your application by Claire.

Your application under Stage One of the IDR procedure will normally be considered by Claire who will issue the decision to you. Alternatively, Claire may nominate another individual to deal with a Stage One application, in which case this would be notified to you and the decision would be issued to you by that individual.

#### ***IDR Stage Two***

If you are still not satisfied after the Stage One decision, you can apply in writing to have the matter referred to the Trustee Directors for further consideration. This final application should be made to Robin Tremaine, Clifford Chance Pension Trustees Limited, 10 Upper Bank Street, London, E14 5JJ. Again the application must include certain particulars (and a copy of

the written decision issued to you under Stage One), and in this respect a form is available from Andrew Darlison.

The matter will normally be considered by the Trustee Directors at their next scheduled meeting. Whilst they would normally expect to be able to send you their final answer in writing within two months of receipt of your Stage Two application by Robin Tremaine, you would be notified immediately should this not be actioned.

### **External Organisations**

Had you proceeded through the IDR procedure and are dissatisfied with the outcome of the review of your complaint, the following external organisations are available to assist you:

***The Pensions Ombudsman*** may investigate and determine any complaint or dispute of fact or law in relation to the Scheme made or referred to him in accordance with statutory requirements. The Pensions Ombudsman will not investigate a complaint or dispute until it has been through the Scheme's own internal dispute resolution procedure. The Pensions Ombudsman can be contacted in the following ways:

Web: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Telephone: 0800 917 4487

The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
London  
E14 4PU

### ***The Money and Pensions Service (MAPS)***

MAPS provides information and guidance on a wide range of financial issues.

The MoneyHelper, which is part of the Money and Pensions Service provides professional, independent, and impartial help with pensions for free. Services include independent information and general guidance on pensions matters. MoneyHelper can be contacted at:-

Web: [www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

Email: [contact@maps.org.uk](mailto:contact@maps.org.uk)

Telephone: 0800 011 3797

Money and Pensions Service  
Bedford Borough Hall  
138 Cauldwell Street  
Bedford  
MK42 9AB