



PROCEDURE FOR THE RESOLUTION OF DISPUTES

WHO IS THIS FACTSHEET FOR?

This factsheet is for members of the Shell Contributory Pension Fund (SCPF) who want to make a formal complaint about a decision that has been made in relation to their pension, or about the service that they have received from the Trustee.

BACKGROUND

In accordance with Section 50 of the Pensions Act 1995, Shell Pensions Trust Limited (the Trustee) has approved the following procedure for resolving disagreements that may arise between itself and any actual or potential beneficiaries of the (SCPF).

DISPUTES COVERED BY THE PROCEDURE

The procedure only relates to matters for which the Trustee is directly responsible; therefore, matters which are at the *Employing Company's discretion* must be referred back to the Employing Company. The types of benefit which are at the Employing Company's discretion are the granting of early pensions, incapacity pensions or death in service payments.

Complaints may be lodged under the procedure by:

- any employed member, pensioner or deferred pensioner of the SCPF;
- any employee who is potentially a member of the SCPF;
- any qualifying spouse/dependant of former member;
- anyone who ceased to be in one of the above categories in the previous six months.

A complaint may be made by someone who is nominated by the complainant to act on his/her behalf. If a complainant is incapable of acting for himself/herself, the complaint may be made by his/her personal representative.

The procedure does not cover complaints in respect of former members, who have transferred their benefits from the SCPF more than six months before, or complaints which are subject to specific investigation by the Pensions Ombudsman or where proceedings have begun in a court or a tribunal.

THE INTERNAL DISPUTE RESOLUTION PROCEDURE (IDRP)

All complaints must be made in writing on a "Notice of Complaint" form and returned to the Scheme Secretary of the Trustee who has been nominated by the Trustee to investigate any complaints. The Scheme Secretary will respond within two months with either a decision or reasons for any delay and an estimated date for the decision to be made. The response will set out the basis of the Secretary's decision, with reference to the appropriate Regulations of the Fund or legislative requirements.

If the complainant is dissatisfied with the decision, he or she must write within six months to the Chairman of Shell Pensions Trust Limited, giving details of the original complaint and an explanation of why he or she disagrees with the decision made.

The matter will then be considered by a Committee of the Trustee which shall consist of one Company Appointed Director and one Member Nominated Director (and which may consist of a different Director or different Directors on any occasion on which it acts). The decision of the Committee will be communicated within two months of receipt of the complaint.

Details of all formal complaints and the decisions of the Secretary and the Committee of the Trustees are reported to the full Trustee Board.

SUBSEQUENT ACTION

If the complainant is dissatisfied with the decision of the Committee of the Trustee, he or she can then pursue this with 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.

CONTACT DETAILS

To request a Notice of Complaint form from the Scheme Secretary or to contact the Chairman of Shell Pensions Trust Limited.

Email: SCPFtrustee@shell.com

Write to: Trustee Services Unit, Shell International Limited, Shell Centre, London, SE1 7NA

To contact the Pensions Ombudsman

Tel: 0800 917 4487

Website: www.pensions-ombudsman.org.uk

If you have general requests for information or guidance concerning your pension arrangements, contact:
The Pensions Advisory Service

Tel: 0800 011 3797

Website: www.pensionsadvisoryservice.org.uk/