

Internal Disputes Resolution Procedure

The Trustee of the DSV UK Group Pension Scheme (the “Scheme”) has established an internal procedure for dealing with disputes. This procedure is intended to resolve difficulties encountered by members of the Scheme or other beneficiaries. All complaints and disputes regarding the Scheme must first be referred via this procedure.

The procedure covers complaints and concerns about the Scheme and benefits raised by members (including pensioners and deferred pensioners), prospective members and dependants entitled to benefit. It also extends to individuals who ceased to be within any of these categories within the six months immediately preceding the date of an application and prospective members.

It is not suitable for dealing with employment problems. The procedure does not affect the grievance procedure for employment matters.

Stage 1 - What do I have to do to make a complaint?

If you have a complaint about any aspect of the Scheme you (or your representative) should initially contact the Scheme’s disputes adjudicator using the contact details below. You must include your name, address, telephone number, email address, date of birth, National Insurance number and full details of your complaint including any supporting documents. Please also let us know if we cannot use the email address for our reply.

Your complaint will be passed onto the Discretions and Dispute Resolution Subcommittee (a subset of the Trustee, the “Subcommittee”) for consideration. You will be sent an acknowledgement within 10 working days. If you have not provided sufficient information to allow your complaint to be considered the acknowledgement will make clear what additional information is required.

The Subcommittee must ensure that you have a written/electronic reply within four months of receiving your complaint and within 21 days of having made the decision. The reply will state the decision that has been made about your complaint and must refer to the relevant Scheme rules or legislation, or the exercise of a discretion which forms the basis behind it. If the Subcommittee and the adjudicator are unable to give you a reply within this time you will be provided with an interim reply stating the reasons for the delay and providing you with a date when a full response will be available.

Stage 2 - Disagreements

If you do not agree with the decision you should write to or email the Trustee of the Scheme directly, asking them to reconsider the position and include additional evidence to support your view. You must do this within six months of the decision, and you must send a copy of the decision, along with your name, address, date of birth and National Insurance number, stating your reasons for disagreeing with it and that you want the decision to be reconsidered.

You will be sent an acknowledgement within 10 working days. If you have not provided sufficient information to allow your complaint to be considered the acknowledgement will make clear what additional information is required. After reconsidering your disagreement, the Trustee must either confirm the original decision or make a new decision in its place within 21 days of having made its decision. This will be done within four months of receiving the full notification of your disagreement.

The Trustee’s written/electronic reply will provide details of your right to take up your complaint with the Pensions Ombudsman.

Contact – Scheme Adjudicator

Your initial complaint should be sent to DSV Scheme Administrator, Hymans Robertson, 7th Floor, 45 Church Street, Birmingham, B3 2RT or to DSV@hymans.co.uk who are the Scheme administrator. They will pass your

complaint to the Subcommittee or Trustee depending on the stage. The Trustee of the Scheme may also be contacted using the same details. If you require any assistance, please contact Hymans Robertson on 0121 212 8100 or, alternatively, email on DSV@hymans.co.uk.

Where the Trustee is unable to resolve your grievance, it may be considered by the Pensions Ombudsman.

Office of the Pensions Ombudsman (TPO)

You can refer your complaint to TPO for investigation free of charge. Usually, you need to do this within three years of the event you are complaining about, or, if later, within three years of when you first became aware of it (or ought reasonably to have known about it). However, TPO has the discretion to waive these time limits if it considers this appropriate.

TPO has the power to investigate and determine any complaint or dispute of fact or law relating to the Scheme. Before accepting a complaint for investigation, TPO usually requires that the matter has been raised through the Internal Dispute Resolution Procedure (IDRP) and remains unresolved.

If your complaint is referred to TPO, you will be contacted by them directly.

You can contact the TPO helpline service on:

Phone: 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

Address: The Pensions Ombudsman, 10 South Colonnade, Canary Wharf, London, E14 4PU.

Money and Pensions service (MaPS)

The Money and Pensions Service, which is backed by the UK government, can provide you with free and impartial money and pensions guidance through their MoneyHelper service. Using this service will not prevent use of the Internal Dispute Resolution Procedure. You can access MoneyHelper on:

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

Phone: 0800 011 3797

Data processing

In order for the Trustee to process your complaint, you will need to provide us with relevant evidence and information. This is likely to include personal data, which will be processed in accordance with the privacy notice (available at dsvpensions.co.uk). We may pass information you provide in relation to this dispute on to the Scheme's Administrator (Hymans Robertson), the Scheme Actuary and actuarial team (currently Charlotte Morrison and Hymans Robertson), the Scheme's Principal Employer (DSV Road Holding Ltd for the Group Section of the Scheme, DSV Air & Sea Ltd for the GIL Section of the Scheme) or the Trustee's legal advisers (Squire Patton Boggs). We may need to process special categories of sensitive personal data for the purpose of considering and deciding your complaint. This includes data concerning racial or ethnic origin, religious beliefs, health, or sexual orientation. We may process your dispute (including this sensitive information) where it is necessary in order to comply with our legal obligations or to defend a claim.

Other important information

The Trustee reserves the right to alter these procedures to reflect experience and changes of circumstances or law.

Prepared by: Hymans Robertson, For and on behalf of the Trustee of the DSV UK Group Pension Scheme