

**PEOPLE'S DISPENSARY FOR SICK ANIMALS
RETIREMENT BENEFITS PLAN (1978) – (the “RBP”)**

Internal Dispute Resolution Procedure

Whitechapel Associates Limited, the Trustee of the RBP (the “RBP Trustee”) hopes to resolve any disputes that arise with members through open, constructive dialogue.

However, we accept that it is not always possible to reach agreement on an informal basis and as such it may be necessary in some cases for members to instigate the RBP's Internal Dispute Resolution Procedure.

This procedure allows members (and others who are, or could potentially receive benefits from the RBP) to raise their issues formally with the RBP Trustee. The RBP Trustee will then investigate the dispute and provide a written response setting out its decision.

You are therefore encouraged to raise any issues you may have with the PDSA's Pensions Manager in the first instance. However, if your complaint or dispute is not resolved or explained to your satisfaction through this route and you would like to instigate the Internal Disputes Resolution Process, you should complete the attached Application Form and return it to Robert Beck, the Secretary to the RBP Trustee at:

Whitechapel Associates Ltd
c/o PDSA
Whitechapel Way
Priorslee
Telford
Shropshire
TF2 9PQ

The RBP Trustee will then investigate your dispute and provide a written response within a maximum of four months (although unless the issue is particularly complex, we would expect to respond more quickly than this).

If you are unhappy with the decision made by the RBP Trustee you may wish to contact one of the following services:

The Money and Pensions Services

If you have general requests for information or guidance concerning your pension arrangements, you can contact the Money and Pensions Service (MAPS).

MAPS objectives delivered by Pensions Wise and MoneyHelper include giving free, confidential advice to individuals who are experiencing difficulties with their pension scheme trustees or administrators.

Although MAPS will offer help before, during and after Internal Dispute Resolution Procedures, before getting involved they will normally expect a person to have taken up his/her grievance at least informally with the pension scheme administrators.

You can contact MAPS:

Website: <https://maps.org.uk/en/our-work/pensions#Our-pensions-guidance>

Telephone: 01159 659570

Email: contact@maps.org.uk

The Pensions Ombudsman

The Pensions Ombudsman has an early resolution team, which deals with complaints and disputes associated with the administration and/ or management of occupational and personal pension schemes, where members or beneficiaries cannot resolve the matter with the trustees or scheme administrator.

You have the right to refer your complaint to the Pensions Ombudsman's early resolution service free of charge at any time during this process. You do not need to conclude the RBP's formal dispute process before making contact with the Pensions Ombudsman.

If this still does not resolve the complaint, you are able to contact The Pensions Ombudsman's legal team for an adjudication. The complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). Matters where legal proceedings have already started cannot be investigated.

The Pensions Ombudsman can be contacted by either email or via its website:

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

It is also possible to contact the Ombudsman by telephone if you do not have access to email or the internet:

Local: 08700 917 4487

Overseas: + 44 (0) 207 630 2200

**Issued on behalf of Whitechapel Associates Ltd
Trustee to The PDSA Retirements Benefits Plan (1978)**

**PDSA Retirement Benefits Plan (1978)
Internal Dispute Resolution Procedure
Application Form**

PLEASE FULLY COMPLETE THIS FORM
USING BLOCK CAPITALS

Note: If someone acts for you as your representative concerning your complaint or dispute, the representative may complete this form for you and provide their details in box 4 and sign it on your behalf.

I have a complaint or dispute concerning the PDSA Retirement Benefits Plan (1978) ("the RBP"). I wish apply for the matter to be considered and a decision made under the internal dispute resolution procedure applicable to the RBP.

BOX 1	APPLICANT'S DETAILS
Full Name	
Address	
Telephone No.	
National Insurance No.	
Date of Birth	

BOX 2		
APPLICANT CATEGORY		
Please tick the box which describes the category applicable to you		(tick one box only from (a) to (f))
(a)	a deferred/pensioner member of the RBP	<input type="checkbox"/>
(b)	a widow/widower/civil partner or surviving dependant of a deceased member	<input type="checkbox"/>
(c)	an individual otherwise entitled to a benefit on the death of a member of the RBP, but who was not dependant on that member	<input type="checkbox"/>
(d)	a former member	<input type="checkbox"/>

(e)	an ex-spouse/civil partner of a member who is participating in the RBP following a pension sharing court order	<input type="checkbox"/>
(f)	a person who ceased to be within (a), (b), (c), (d) or (e) in the six months before the date of this Application	<input type="checkbox"/>

BOX 3
ADDITIONAL DETAILS IF APPLICANT IS A WIDOW/WIDOWER/CIVIL PARTNER, DEPENDANT OR OTHERWISE ENTITLED TO A BENEFIT ON THE DEATH OF A RBP MEMBER

Please give the following additional details about the member in respect of whom you derive, or claim to derive, a benefit under the RBP.

Member's Details	
Full Name	
Address	
Date of Birth	
Please state your relationship to the member	

BOX 4
REPRESENTATIVE'S DETAILS (IF APPLICABLE)

Please give the following additional details

Representative's Details	
Full Name	
Address	
Date of Birth	
Please state your relationship to the member	

BOX 5
DETAILS OF COMPLAINT OR DISPUTE

Please give a statement describing the nature of your complaint or dispute, including any relevant background information and how the complaint or dispute arose. *(Note: if you wish, you may continue on a separate sheet or attach your complete statement to this Application).*

Signed

Dated

Please mark "private and confidential" and return this form to:

Robert Beck
Whitechapel Associates Ltd
c/o PDSA
Whitechapel Way
Priorslee
Telford
Shropshire TF2 9PQ