The University of Sussex Pension and Assurance Scheme (USPAS)'The Scheme'

Internal Dispute Resolution Procedure (IDRP)

If you have any complaints about your rights and benefits under the Scheme, you must first raise it formally through the internal dispute resolution procedure. This procedure may not be available if you have already started legal proceedings in connection with the complaint.

This procedure covers two distinct types of complaints:

1. Member or benefit-related complaints - concerning the administration of the Scheme or decisions made by the Trustee; and

2. Data-protection complaints - concerning the handling or processing of your personal data **(see Data Protection Complaints section below).**

These two types of complaints are dealt with under the same overall IDRP framework, but data-protection complaints follow specific statutory requirements and timelines, which differ from the usual IDRP process. This document explains how each type of complaint will be handled.

Where a data-protection complaint also concerns a decision of the Trustee or administration of Scheme benefits, it may fall within the scope of this IDRP. In such cases, the Trustee will determine whether to run the matter through the IDRP in parallel with, or following, the data-protection complaints process to ensure compliance with both pensions and data-protection requirements.

Who can make a complaint

You can make a complaint at any time if you are:

1. If you are a current or prospective member (this is someone who, under the terms of their contract of service or the rules of the Scheme, can become a member by choice; after a specified period; automatically unless they elect otherwise; or with employer consent).
2. If you are a deferred member or a pensioner currently receiving a pension from the Scheme.
3. If you are a widow, widower, surviving civil partner, surviving dependent or surviving non-dependent beneficiary of a deceased member of the Scheme (this is someone who, on the death of the member, is entitled to the payment of benefits under the Scheme).
4. If you fall within one of the categories above in the last six months before your application under this procedure the Trustee may accept an application outside of this timeframe, if appropriate.
5. Anyone who claims to be in one of the above categories and the dispute relates to whether they are such a person.

However, you cannot use this procedure if:

- proceedings relating to your dispute have begun in any court or tribunal;
- Your complaint is under investigation by the Pensions Ombudsman, or
- Your dispute is not with the Trustee of the Scheme (e.g. a dispute which is solely with an employer).

Your application may be made or continued on your behalf by:

- a representative nominated by you; or
- a member of your family or some other suitable person if you are under 18 or otherwise incapable of acting for yourself, or
- your Personal Representative if you die

If you wish to make a complaint after the date that you have ceased to be entitled to benefits under the Scheme (because, for example, you have taken a transfer payment), you may do so, **within three years of the event you wish to complain about.** You can pursue the complaint yourself or appoint a representative to follow this procedure on your behalf. If you are responsible for a child or other person who cannot represent themselves, you may make a complaint on their behalf.

What procedure must I follow to make a formal complaint?

You must submit a written application setting out the particulars of your complaint. You should set out the full details which you wish to be taken into consideration on the attached IDRP Application Form, providing your basic details and as much information as you can. If you have any letters or other documents in support of your complaint, you should enclose copies of these. The Procedure is a single stage process, which means that the Trustee will review your complaint.

Your complaint should include the following information:

- The full name, address, date of birth and National Insurance number of the member, former member or potential member. If you are a widow(er), surviving civil partner, dependent, or non-dependent beneficiary of a deceased member then your full name, address, date of birth and relationship to the member must be provided in addition to the member's basic details.

- If the complaint is being made by a representative on someone else's behalf, the full details of the representative must be provided along with appropriate authority for the representative to act on behalf of the complainant, whether your address is to be used for correspondence purposes and the complainant's basic details.

Your complaint **must** be in writing and addressed to the Trustee Board using the following details:

c/o Secretary to the Trustee Board
The University of Sussex Pension and Assurance Scheme
Barnett Waddingham LLP
2 London Wall Place
London
EC2Y 5AU
Or via Email: sussexuni@barnett-waddingham.co.uk

You should explain your complaint, and include details of:

- Your full name and address.
- Your date of birth; and
- Your National Insurance Number.

If you were not a member of the Scheme yourself (for instance, because you are a widow or widower), then as well as your own details you should give details of the member in respect of whom you are claiming benefits and explain your relationship to the member. If you are making a complaint on behalf of someone else, you should also explain your relationship to that person.

The Trustee Board will acknowledge receipt of the complaint within 2 weeks. The Trustee Board, via the Secretary to the Trustee, will give you a written reply within two months from the date of the acknowledgement. This will normally be a full reply although there may be a holding reply should circumstances necessitate this. If the latter applies you will be given the reasons why.

This reply will include a clear statement of the decision reached.

Please note you must make the complaint within three years of the event you wish to complain about.

External assistance in dispute resolution

The Pensions Ombudsman

If you are dissatisfied with the Trustee's decision, you may refer your complaint to the Pensions Ombudsman free of charge. The Pensions Ombudsman expects complainants to have followed the Scheme's IDRP before referring the complaint to them. Determination is final and binding on all parties to the dispute, subject only to appeal on a point of law.

Contact with The Pensions Ombudsman about a complaint should normally be made within **three years** of the event(s) complained of, or within three years of when you first knew about it or ought to have known about it. The Ombudsman has discretion to extend this time limit.

The Pensions Ombudsman Contact details

Telephone: 0800 917 4487 (option 1) Overseas: +44 (0) 207 630 2200
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk
Address: 10 South Colonnade, Canary Wharf, London, E14 4PU

You can also submit a complaint online by completing their dedicated online complaint form on their website: www.pensions-ombudsman.org.uk/submit-complaint - If you cannot use the online form, you can download a pdf form and email it to: CentralSupportMailbox@pensions-ombudsman.org.uk along with supporting documents.

If you have general questions about your pension arrangement(s) or would like free and impartial guidance, please contact **MoneyHelper**. MoneyHelper brings together the services previously provided by the Money Advice Service, The Pensions Advisory Service and as well as Pension Wise.:

MoneyHelper Pensions Guidance, Money and Pensions Service Contact Details

Telephone number: 0800 011 3797 Overseas: +44 20 7932 5780
Email: pensions.enquiries@moneyhelper.org.uk
Website: www.moneyhelper.org.uk/
Address: 120 Holborn, London, EC1N 2TD

MoneyHelper provides free, confidential and impartial support to help you understand your pension options, resolve queries, and access guidance relevant to your retirement planning.

Data Protection Complaints

Under the Data (Use and Access) Act 2025 (the 2025 Act), individuals have a statutory right to complain directly to the Trustee in its role as Data Controller about the handling of their personal data.

What is a data protection complaint?

A data-protection complaint is a complaint raised by an individual who believes that the Trustee, in its role as Data Controller, has infringed their rights under UK data-protection law.

This includes concerns about:

- how your personal data has been collected, used or shared;
- delays or issues in responding to a subject access request or other privacy rights request;
- the accuracy of your personal data held;
- inappropriate retention of your personal data;
- the security of your personal data; or
- any issue arising from a potential or actual personal data breach.

Data protection complaints are subject to specific statutory handling requirements introduced under the 2025 Act. These timelines differ from the standard timescales applicable to member and benefit-related complaints under the IDRP.

How to raise a data protection complaint

Your data-protection complaint should be sent to the Trustee, as Data Controller, using the same contact details as for IDRP complaints as set out above. No specific format is required, however, please provide as much detail as possible about your complaint. This will help us to understand the issue and investigate it thoroughly.

What happens next?

The Trustee will acknowledge data protection complaints within 30 days of receipt and will investigate and respond without undue delay, meaning as soon as is reasonably possible. This will include making appropriate enquiries into the subject matter of the complaint, keeping the complainant informed of progress, and providing an outcome as soon as is reasonably practicable after the investigation is complete.

If you are not satisfied with the outcome of your complaint, you have the right to complain to the Information Commission (IC). The IC is the UK's independent regulator set up to uphold data protection and information rights.

Information Commission Contact details

Information Commission
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Telephone: 0303 123 1113.

Email address: icocasework@ico.org.uk

For more information about the IC and their complaints process, you can visit their website at: www.ico.org.uk