The National Trust Retirement and Death Benefits Scheme

The National Trust Retirement and Death Benefits Scheme (the "Scheme")
Internal Dispute Resolution Procedure

Version 2.0 (July 2026)

1. **General**

You will find here details of the procedure that will be followed to deal with any complaints that arise as between beneficiaries (or potential beneficiaries) of the Scheme and the Trustee. This is called the Scheme's **Internal Dispute Resolution Procedure**. You may also see it referred to as an **IDRP**.

This procedure also constitutes the Trustee's process for handling data protection complaints. This applies if you consider that the Trustee has infringed data protection legislation because of the way the Scheme has handled your personal information (or the personal information of someone you are acting on behalf of). This could relate to, for example, the way it has responded to your subject access request, the security measures used to store your information, and how your information has been collected or used.

2. **Can I use this procedure?**

You can use this procedure if you are in any of the categories below:

2.1.1 You are a member of the Scheme.

2.1.2 You are the widow, widower, surviving registered civil partner or surviving dependant of a deceased member of the Scheme.

2.1.3 You were within category 2.1.1 or 2.1.2 above but ceased to be in either of those categories within the last six months.

2.1.4 You are not in any of the categories above but have otherwise become entitled to benefits from the Scheme, for example following the death of a member.

2.1.5 You are not being treated as someone in one of the above categories but believe you should be.

3. **When can I not use this procedure?**

Even if you fall within one of the categories above, you cannot use this procedure if proceedings relating to your dispute have already begun in any court or tribunal, or if your complaint is under investigation by The Pensions Ombudsman.

You are also not able to use this procedure if your dispute is not with the Trustee of the Scheme (for instance it might be with your employer instead).

4. **When can I make a complaint under this procedure?**

A complaint must normally be made within six months of the date of the decision or event which is the subject of your complaint or disagreement.

5. **Can anyone help me use the procedure?**

Yes: you can appoint anyone as a representative to help you: for instance, a member of your family, a friend, or a solicitor.

If you were to die before your complaint had been resolved, your representative would be able to continue with the dispute procedure on your behalf.

6. **What is the procedure?**

6.1 Complaints must be made in writing. We recommend that you make your complaint by using the form attached to this procedure (a copy of the form is also available from the Pensions Manager, including in a format to enable you to complete it electronically). However, your complaint does not need to be made on the form provided it is made in writing.

6.2 The following information must be confirmed in writing:

6.2.1 Please provide the following information about **yourself**:

(A) name;

(B) address;

(C) telephone number;

(D) email address (if applicable);

(E) date of birth; and

(F) National Insurance number.

6.2.2 If you are not the Scheme member (for example, you are the widow, widower, surviving registered civil partner or surviving dependant of a deceased Scheme member), please provide the following information about the **Scheme member**:

(A) name;

(B) address;

(C) date of birth;

(D) date of death (if applicable);

(E) National Insurance number

Please also confirm the relationship between yourself and the Scheme member.

6.2.3 If your complaint is to be dealt with by a representative, please provide the following information about the **representative**:

(A) name;

(B) address;

(C) telephone number;

(D) email address (if applicable).

Please also confirm whether these contact details should be used for serving the decision or any requests for additional information.

6.2.4 Details of the nature of the complaint. Copies of relevant documentation relating to the complaint should be enclosed.

6.2.5 The complaint should be addressed to:

The Pensions Manager

The National Trust Retirement and Death Benefits Scheme

Heelis

Kemble Drive

Swindon

Wiltshire, SN2 2NA

Alternatively, the complaint can be sent electronically to pensions@nationaltrust.org.uk

7. What happens next?

Your application will be acknowledged within 14 days of receipt. If you do not receive an acknowledgement, please check your application has been received by contacting the Pensions Manager at the contact details above.

Your complaint will be considered by the Pensions Manager who has been nominated by the Trustee of the Scheme to do this. You will receive a written response from the Pensions Manager within two months of your application being received. The written response will either set out the decision that has been reached, or if there is a delay in reaching a decision, an explanation of the delay and an expected date of issuing a decision.

The Pensions Manager will commence their investigations as soon as possible and may contact you in relation to any queries or further information required.

When a decision has been reached you will receive a written response which will include the following information:

7.1.1 A statement of the decision.

7.1.2 Reference to any legislation relied upon.

7.1.3 Reference to any section of the Trust Deed and Rules (the formal legal documentation which governs the Scheme) relied upon.

8. What if I am not satisfied with the decision?

If you are not satisfied with this decision, you may refer your complaint to the Trustee.

If you wish to do this, you should write to the Trustee, **within six months of the decision**, at the following address:

The Trustee of the National Trust Retirement and Death Benefits Scheme

c/o the Pensions Manager

Heelis

Kemble Drive

Swindon

Wiltshire, SN2 2NA.

Alternatively, please email the Trustee at pensions@nationaltrust.org.uk

You should enclose:

8.1.1 A copy of the original complaint.

8.1.2 A copy of the original decision.

8.1.3 An explanation as to why you disagree with this decision.

The complaint will then be considered by the Trustee board, and its decision will normally be communicated to you within two months of receipt of the complaint.

9. What happens if I am still not satisfied?

At the end of this procedure, if you are still not satisfied with the decision reached by the Trustee, you can formally refer your dispute to **The Pensions Ombudsman** for adjudication free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law, in relation to a pension scheme, made or referred in accordance with the Pensions Act 1995.

Contact with The Pensions Ombudsman about a 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). There is discretion for those time limits to be extended.

Website:	www.pensions-ombudsman.org.uk
Online complaint form:	www.pensions-ombudsman.org.uk/making-complaint
Email:	enquiries@pensions-ombudsman.org.uk
Telephone:	0800 917 4487
Address:	The Pensions Ombudsman 10 South Colonnade Canary Wharf E14 4PU

If your dispute relates to a data protection matter and you are not satisfied with the decision reached by the Trustee, you can refer your data protection complaint to the **Information Commissioner's Office (ICO)**.

Website:	https://ico.org.uk/
Webchat:	Available at: https://ico.org.uk/global/contact-us/contact-us-public/public-advice/
Telephone:	0303 123 1113

10. What other help is available?

MoneyHelper

MoneyHelper is a free service provided by the Money and Pensions Service and is available at any time to assist members and beneficiaries by providing pension information and guidance.

Website:	www.moneyhelper.org.uk/en/pensions-and-retirement
Webchat:	www.moneyhelper.org.uk/PensionsChat/
Email:	pensions.enquiries@moneyhelper.org.uk
Telephone:	0800 011 3797

Address: MoneyHelper Pensions Guidance
Money and Pensions Service
Borough Hall
Cauldwell Street
Bedford
MK42 9AB

The Pensions Ombudsman

If you need help raising your concerns, including making a complaint under this procedure, or just wish to discuss a potential complaint, you can use The Pensions Ombudsman's helpline service.

Using this impartial support service will not affect your right to apply to the Ombudsman for formal adjudication free of charge if you later choose to do so after you have been through the formal internal dispute resolution procedure.

Website: www.pensions-ombudsman.org.uk

Email: enquiries@pensions-ombudsman.org.uk

Telephone: 0800 917 4487

The Information Commissioner's Office (ICO)

If your dispute relates to a data protection matter, you may wish to refer to the Information Commissioner's Office (ICO) for additional information and guidance.

Website: https://ico.org.uk/

Webchat: Available at:
https://ico.org.uk/global/contact-us/contact-us-public/public-advice/

Telephone: 0303 123 1113

Data Protection

The Trustee holds personal information about members and beneficiaries under the Scheme (personal data) and is regarded as a Data Controller for data protection purposes. The Trustee will use the personal data for the purposes of administering the Scheme efficiently and for the purposes of calculation and settlement of benefits as and when due. The Trustee is required to look after personal data in accordance with legal requirements. This means that it is responsible for deciding what personal data needs to be processed and the way in which that information is processed.

Whether or not you use the attached form to make your complaint, it is very likely that the information you provide in connection with your complaint will amount to "personal data" for the purposes of data protection law. In some cases, the information provided may be "sensitive" (or "special categories") data – for instance if it relates to your state of health.

In processing personal data, the Trustee may need to pass personal information about members and beneficiaries to the Scheme's administrators, auditors, legal advisers, insurers and such third parties as may be necessary for the purposes of the Scheme. Full details of the types of personal data that are held, how the information is used, and who it is shared with are set out in the Trustee's Privacy Notice. The Privacy Notice also sets out the rights of those whose personal data is held, and who to contact to exercise those rights, make a complaint, or generally raise any questions. A copy of the Trustee's current Privacy Notice can be obtained by contacting the Pensions Manager.

The National Trust Retirement and Death Benefits Schene (the “Scheme”)
Internal Dispute Resolution Procedure
Application Form

This form may be completed electronically.

If completing the form by hand, please complete all relevant sections in BLOCK CAPITALS.

Your Details

Name:	
Address:	
Postcode:	
Telephone Number:	
Email address:	
Date of birth:	
National Insurance Number:	

Representative’s Details

Please complete if you have a representative acting on your behalf. If you have no representative, please ignore and move on to the next section.

Representative’s Name:	
Address:	
Postcode:	
Telephone Number:	
Email address:	
Should this address be used for serving the decision or any requests for additional information (please select)	Yes ☐ No ☐

Details of the Complaint

1.	Does your complaint relate to your membership of the Scheme?	Yes ☐ No ☐
2.	If the answer to the above is yes, please provide details of your membership. For example, are you are a cessation member, deferred member or pensioner member? What date did you join the Scheme? When did you leave the Scheme?	
3.	Does your complaint relate to another person who was a Scheme Member? If the answer is yes, please provide the following details relating to the member:	Yes ☐ No ☐

Member's Name:	
Member's Address:	
Postcode:	
Member's date of birth:	
Member's date of death (if applicable):	
Member's National Insurance Number:	
Your relationship to the member:	

4. Does your complaint relate to a data protection matter? Please answer YES if you consider that the Trustee has infringed data protection legislation because of the way the Scheme has handled your personal information (or the personal information of someone you are acting on behalf of).	Yes ☐ No ☐

5. Please provide details of your complaint with copies of any supporting documents or correspondence. Continue on a separate sheet, if necessary.

Signed (please type your signature if completing this form electronically):	
Name:	
Dated:	

Please send this form to:

The Pensions Manager

The National Trust Retirement and Death Benefits Scheme

Heelis

Kemble Drive

Swindon

Wiltshire, SN2 2NA.

Alternatively, you can email a completed copy of this form to pensions@nationaltrust.org.uk.

NOTE:

This complaint may not be dealt with under the Scheme's IDRP if the Pensions Ombudsman has started investigating this complaint or court or tribunal proceedings have begun. By signing and returning this form, you are confirming that no investigation or proceedings have commenced.

You should receive an acknowledgement of your complaint within the next 14 working days. Please refer to the Scheme's IDRP document for more information about what happens next.