

## Internal Disputes Resolution Procedure

The Trustee Directors' aim is to run the HP Plan in such a way that does not give members any cause for complaint. However, pensions law requires that there is a formal procedure for resolving disputes arising from the running of the HP Plan. This note summarises the procedure that you can use if you wish to make such a complaint, including in situations where you have first tried to resolve your complaint on an informal basis. This procedure complies with pensions law and may be updated from time to time to reflect any changes in the law.

### Complaints Covered by this Procedure

Complaints can be made under this procedure by or on behalf of:

- Any active member, deferred member or retiree.
- Any person entitled to benefits under the HP Plan following a pension sharing order.
- Any employee who is a prospective member.
- A deceased member's widow or widower, surviving civil partner or surviving dependent or other survivor entitled to benefits under the HP Plan on the member's death.
- Anyone who ceased to be in one of the above categories in the previous six months.
- Anyone claiming to be in one of the above categories.

A complaint may be made on your behalf by a representative nominated by you. Also, if you are a minor or otherwise incapable of acting for yourself, a complaint may be made by your family or another suitable person. In the event of your death, a complaint may be made by your personal representative. This procedure does not cover complaints in respect of former members who have transferred their benefits out (unless the complaint is made within six months of the date of transfer), complaints which are subject to specific investigation by the Pensions Ombudsman, or where proceedings have begun in court or tribunal.

### What Sort of Disputes are covered by this Procedure?

You can use this procedure for any disputes you have with the Trustee of the HP Plan about any pension related matters. However, if the dispute is not with the Trustee (for instance, with the Company) then the procedure is not available for that process.

You should note that, unless the Trustee Directors determine otherwise, the Trustee Directors' obligations under this Internal Disputes Resolution Procedure are to be no greater than is required to comply with pensions law and the provisions of this document will be construed accordingly.

## What is the Procedure?

The complaint procedure is a 2 stage process.

### Stage 1

1. You must complete the attached form for Stage 1 of the procedure and return it to the Secretary to the Trustee of the Hewlett-Packard Limited Retirement Benefits Plan, Zedra Inside Pensions, Third Floor, Trident House, 42-48 Victoria Street, St Albans, Hertfordshire AL1 3HZ
2. Your complaint will be acknowledged within ten working days of receipt.
3. A decision will normally be issued within two months of receipt of the complaint and, in any case, within fifteen working days of the decision being reached). If your complaint cannot be addressed within these timescales, you will be notified and provided with an explanation of the delay and an expected date of issuing a decision.

### Stage 2

If you are dissatisfied with the decision at Stage 1, you should write, within three months, to Mr P Early, Chair of the Trustee of the Hewlett-Packard Limited Retirement Benefits Plan, c/o, Zedra Inside Pensions, Third Floor, Trident House, 42-48 Victoria Street, St Albans, Hertfordshire AL1 3HZ, enclosing:

- A copy of the original complaint.
- A copy of the original (Stage 1) decision.
- A statement that you wish the decision to be reconsidered with an explanation as to why you disagree with this decision.

This application should be signed by, or on behalf of, you.

1. Your Stage 2 complaint will be acknowledged within ten working days of receipt.
2. The complaint will then be considered by the Trustee Directors. A written decision will normally be issued within two months of receipt of the complaint (and, in any case, within fifteen working days of the decision being reached). If your complaint cannot be addressed within these timescales, you will be notified and provided with an explanation of the reason for the delay and an expected date for issuing a decision.
3. If you are dissatisfied with the decision of the Trustee Directors, you can refer your complaint to the Pensions Ombudsman, whose address is 10 South Colonnade, Canary Wharf, London E14 4PU.

You can also contact The Pensions Ombudsman Early Resolution Service at any time in the process.

If you have general requests for information and guidance concerning your pension arrangements you may wish to contact MoneyHelper, a government backed service that provides free impartial guidance on money and pension queries.

Telephone 0800 01103797

Website <https://www.moneyhelper.org.uk/en/pensions-and-retirement>

## Internal Disputes Resolution Procedure – Stage 1

### Part One

#### Details of Scheme Member

Full Name:	
HP Plan Section (please tick)	Hewlett-Packard [ ]      Digital [ ]
Address:	
Email address:	
Date of Birth:	
National Insurance Number:	

### Part Two

#### Details of Person Making the Complaint

Full Name:	
Address:	
Email address:	
Date of Birth:	
Relationship to Member:	

### Part Three

#### Details of Representative Acting on Behalf of the Complainant (if any)

Full Name:	
Address:	
Email address:	
Address to be used for correspondence?	Yes/No

Part 4

Details of the Complaint

A statement of the disagreement together with sufficient details to demonstrate why you are aggrieved must be provided in the space below. (Continue on a separate piece of paper if necessary).

Signed:		Date:	
	(by or on behalf of the complainant)		

Please return the completed form to: Secretary to the Trustee of the HP Plan, Zedra Inside Pensions,Third First Floor, Trident House, 42-48 Victoria Street, St Albans, Hertfordshire AL1 3HZ, whom the Trustee has nominated to investigate Stage 1 complaints.