

THALES UK PENSION SCHEME

Dispute Resolution Procedure

This dispute resolution procedure applies to all complaints received on or after 13 October 2008.

1 Introduction

The Trustee of the Thales UK Pension Scheme recognises that from time to time problems or misunderstandings may arise in connection with an employee's membership of the Scheme. In recognition of this and in accordance with the requirements of pension law, the Trustee has approved the dispute resolution procedure set out in this document.

Your first point of contact for any questions, queries or issues should be the Scheme Administrator who can be contacted at the following address:

Thales Pensions Administration, Equiniti, Sutherland House Russell Way Crawley West Sussex RH10 1UH. Tel: 01293 603060

If you consider that your question, query or issue has not been answered to your satisfaction, then you may wish to bring a complaint under the formal dispute resolution procedure set out in this document.

2 Making Complaints

2.1 Am I eligible to make a complaint?

You can use the dispute resolution procedure if you fall within any of the following categories:

(a) You are an existing Scheme member:

- (i) in active service
- (ii) with deferred benefits
- (iii) in receipt of a pension
- (iv) entitled to benefits in the form of a pension credit (as a result of a pension sharing order)

(b) You are a widower, widow, surviving civil partner, or surviving dependant of a deceased member

(c) You are a surviving non-dependent beneficiary of a deceased member (i.e. a person who on the death of a member is entitled to benefits under the Scheme)

(d) You are a prospective Scheme member (i.e. an employee of Thales whose contracts of service says that you are eligible to join the Scheme)

(e) You are claiming to be in one of the above categories above.

2.2 Can I use a representative or can someone make a complaint on my behalf?

You may nominate a representative to make the dispute resolution application on your behalf. The application may also be made or continued on your behalf:

- (a) if you have died, by your personal representative;
- (b) if you are a minor or otherwise incapable of acting for yourself, by a member of your family or some other person suitable to represent you; and
- (c) in any other case, by a representative nominated by you.

2.3 Are there any time limits?

If you fall within any of the categories in 2.1 (above), the Trustee will generally accept a complaint from you at any time. However:

- (a) if you have ceased to be within one of the categories in 2.1, then you must bring a complaint within 6 months of ceasing to be so.
- (b) if you are claiming to be a person in one of the categories in 2.1, then you must bring a complaint within 6 months of the date on which you claim to have been such a person.

3 The Complaints Process

You should not use the dispute resolution procedure if court or tribunal proceedings have begun or if the Pensions Ombudsman has commenced an investigation, although the Pensions Ombudsman would usually expect you to have gone through the dispute resolution procedure first before approaching him.

3.1 Internal Dispute Resolution Procedure – Stage 1:

How do I make my complaint?

You (or your representative) should write to the Secretary to the Trustee by letter, setting out in detail the nature of your complaint and all of the relevant information. The details of the Secretary to the Trustee are:

Philip Cameron, Secretary to the Trustee
Via email: philip.cameron@uk.thalesgroup.com
Post: 350 Longwater Avenue, Green Park, Reading, RG2 6GF

The Secretary to the Trustee has been nominated by the full Trustee body to investigate complaints arising under Stage One. There are forms attached to this document which can be used when making your complaint. You do not need to use the forms, but you should include all of the same information in your letter. Failure to do so may slow the process as we may need to seek further information from you.

How will my complaint be dealt with?

The Secretary to the Trustee will acknowledge receipt of your complaint within 10 working days of

receiving it and will then investigate it. A decision will usually be made within two months of receiving your complaint. The Secretary to the Trustee will notify you (or your representative) in writing within 15 working days of making the decision, giving reasons for the decision. If the Secretary to the Trustee is unable to meet this deadline, he will write to you (or to your representative if appropriate), explaining why there has been a delay and the likely timeframe for making a decision.

3.2 Internal Dispute Resolution Procedure – Stage 2:

If you are not satisfied with the decision under Stage 1, you can request at any time within 6 months of that decision that the complaint be referred directly to the Trustee under Stage 2 of the dispute resolution procedure. You will be reminded of Stage 2 of the dispute resolution procedure when you are notified of the decision under Stage 1.

The Trustee has delegated the task of making Stage 2 decisions to the Operations Sub-Committee (OSC). The OSC is a sub-group of trustee directors which has been given certain delegated responsibilities in relation to the operation of the Scheme. The OSC will review the decision under Stage 1, taking into account all the circumstances of the complaint. A decision will usually be made within two months of receiving your complaint. The OSC will notify you (or your representative) in writing within 15 working days of making the decision, giving reasons for the decision and details of how the complaint (if still not resolved) may be taken externally to the Pensions Ombudsman. As with Stage 1, an interim reply will be given if the OSC is unable to meet this deadline, setting out the reasons for the delay and the likely timeframe for making a decision.

4 External Dispute Resolution – The Pensions Ombudsman

If despite going through the full internal procedure you remain dissatisfied you can take your complaint to the Pensions Ombudsman for adjudication. The Ombudsman has the power to investigate and determine any complaint or dispute of fact or law involving occupational pension schemes. The services of the Ombudsman are available to Plan members, beneficiaries and prospective members of the Plan. The address is:

The Pensions Ombudsman, 10 South Colonnade, Canary Wharf, London, E14 4PU
Tel. 020 7834 9144
<http://www.pensions-ombudsman.org.uk/>

5 Where can I get help?

The Pensions Ombudsman also provides an Early Resolution Service. Initially they will listen to your issue and if possible help you there and then; for more complex problems or issues where a number of documents are involved they may pass you on to the Early Resolution Team who can go into more detail.

Using this service will not affect your right to apply to the Ombudsman for formal adjudication if you later choose to do so.

They can be contacted at:

Pensions Ombudsman's Early Resolution Service
The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU
Telephone: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

THALES UK PENSION SCHEME INTERNAL DISPUTE RESOLUTION STAGE 1

Part One Details of Plan Member

Part 2 Details of Person Making the Complaint	
Name	
Address	<i>To be completed only if the person making the complaint is the spouse or dependant of a deceased member</i>
Date of Birth	
National Insurance No.	

Part 3 Details of Representative acting on behalf of complainant (if any)

Full Name	
Address	
Date of Birth	
Relationship to member	

Full Name	
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 separate piece of paper if necessary).

Please return the completed form in a sealed envelope marked "strictly confidential" to:

Signed		Date	
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(by or on behalf of the complainant)

Philip Cameron, Secretary to the Trustee, 350 Longwater Avenue, Green Park, Reading, RG2 6GF

THALES UK PENSION SCHEME INTERNAL DISPUTE RESOLUTION STAGE 2

Part One Details of Plan Member

Part 2 Details of Person Making the Complaint

Full Name	
Address	
Date of Birth	
National Insurance No.	

To be completed only if the person making the complaint is the spouse or dependant of a deceased member

Part 3 Details of Representative acting on behalf of complainant (if any)

Full Name	
Address	
Date of Birth	
Relationship to member	

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

Part 4 Statement of reason for disagreement with decision from first stage

To include sufficient details to demonstrate why the complainant is dissatisfied with the response received in the first stage (continue on separate piece of paper if necessary)..

I request the Trustees of the Thales UK Pension Scheme to reconsider the decision dated in connection with my recent complaint.

Please return the completed form together with a copy of the response received from the Secretary to the

Signed		Date	
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Trustees in the first stage to:

Philip Cameron, Secretary to the Trustee, 350 Longwater Avenue, Green Park, Reading, RG2 6GF