

Railways Pension Trustee Company Limited

Internal Dispute Resolution Procedure

Introduction

This guide explains how you can raise a dispute and how it will be handled. This procedure applies to these arrangements governed by the Trustee (the “**Schemes**”):

- The Railways Pension Scheme
- The British Transport Police Force Superannuation Fund
- The British Rail Superannuation Fund; and
- The BR 1974 Pension Fund

Before you make a formal complaint

You don't have to raise a dispute to be heard. The Trustee wants to ensure every member gets the support they need. Often, the quickest way to resolve a problem is to get in touch with the Scheme administrator, Railpen Limited,

- Email: csu@railpen.com
- Telephone: 0800 012 1117
- Post: Railpen Limited, PO Box 300, Darlington, DL3 6YJ

Where to go for help

You can get free and impartial advice on financial and pensions matters at any time from the government's MoneyHelper service. Their contact details are at the end of this document.

What happens if you need to raise a formal dispute

You can use this procedure to raise a dispute with the Trustee about something to do with one or more of the schemes; this is required by the law. The first stage involves someone from Railpen, who's been authorised by the Trustee, investigating your dispute. If you're unhappy with their response, you can take it to stage two, where it will be considered by the Trustee.

If you're still unhappy after stage two, you can ask the Pensions Ombudsman to look at your case. The Ombudsman is an organisation set up by law to investigate complaints about pension schemes.

Their contact details are at the end of this document.

Who can use this IDR procedure

You can use this procedure if you:

- Are entitled to benefits from the Scheme
- might get benefits from the Scheme because someone has died
- Have the right to join the Scheme (or will have the right to join if you continue in your current employment for a certain period of time)
- Stopped being in one of the above groups in the last 12 months (or later if the Trustee agrees in special cases); or
- Are disputing whether you are in one of the above groups

You can ask someone to use the procedure for you. If you die, your personal representative can make or continue a dispute.

If you are under 18, or cannot act for yourself, a family member or another suitable person can act for you.

When this procedure can't be used

You can't use this procedure if:

- A court or tribunal case about the same issue has already started; or
- The Pensions Ombudsman has already begun an investigation about the same issue

How to raise a dispute

Please write to us with your:

- Full name
- Pension reference number (if you have one)
- Contact details (including daytime phone number if possible)
- Details of the dispute – please provide as much information or evidence as possible to explain or support your dispute; and
- What outcome you expect

Please send this by:

- Email: csu@railpen.com (use the subject: "Trustee IDRP"); or
- Post: Trustee Disputes Resolution, PO Box 300, Darlington, DL3 6YJ

How the 2 stages work

Stage 1 – Your complaint is looked into

A Stage 1 Decision Maker at Railpen (acting for the Trustee) will:

- Confirm they have received your dispute
- Gather the facts and investigate
- Decide to uphold or not uphold your dispute; and
- Write to you and explain the reasons for the decision

Timing:

- We usually decide within 2 months of getting your dispute
- If we need more time, we will send an update within 2 months to explain why, and when you can expect a full reply
- We usually send you the full decision within 14 days of making it

Stage 2 – You can appeal to the Trustee

If you disagree with the Stage 1 decision, you can appeal to the Trustee.

What to do:

- Write to us within 6 months of the Stage 1 decision
- Explain why you disagree

What happens next:

- The Trustee will review the facts and the Stage 1 decision
- The Trustee may agree or disagree with Stage 1
- The Stage 2 decision is the Trustee's final decision. It replaces the Stage 1 decision

Timing:

- We usually decide within 4 months of getting your appeal
- If we need more time, we will send an update within 2 months to explain why and when you can expect a full reply
- A full decision will usually be sent within 14 days of making it

How decisions are made

At either stage, we may ask you (or your representative) for more information if we need it to decide your dispute. If your dispute raises complex legal or actuarial points, we may take legal or actuarial advice. We always try to act fairly and within the timeframes above. We make sure the time we take is suitable for how complex the dispute is.

The Pensions Ombudsman

If you have completed Stage 1 and Stage 2 and are still unhappy, you can ask the Pensions Ombudsman to look at your case. The Ombudsman is independent and set up by law to decide pension complaints. Normally, you must complete this IDR procedure before the Ombudsman will investigate.

Contact the Pensions Ombudsman:

- Email: enquiries@pensions-ombudsman.org.uk
- Telephone: 0800 917 4487
- Post: The Pensions Ombudsman, 10 South Colonnade, Canary Wharf, London E14 4PU
- Website: www.pensions-ombudsman.org.uk
- Online complaint form: <https://www.pensions-ombudsman.org.uk/submit-complaint>

MoneyHelper

For free and confidential pensions guidance:

- Website: www.moneyhelper.org.uk/en
- Phone: 0800 011 3797

Review of this procedure

We review this procedure regularly, at least every three years, or sooner if the law or the schemes change. The Trustee last reviewed and adopted this procedure on 29 October 2025.

Printed copies of this procedure are available from Railpen.

Version: 1.0
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This document forms part of the Trustee’s Effective System of Governance in line with legislation and regulatory codes of practice.

Document control

Date	Rationale for changes (including changes)
Dec 2025	Review and updating to new document format.