



Alstom Pension Scheme

Internal Dispute Resolution Procedure (IDRP)

The Trustee of the Alstom Pension Scheme (the "Scheme") is responsible in law for setting up a formal procedure to sort out any complaints involving the Scheme.

The Trustee hopes that in most cases problems are solved without needing to use this official procedure. If you have a question about the Scheme, the Scheme's administrators, JLT Employee Benefits, will normally be able to resolve it. However, where a dispute arises and JLT Employee Benefits has not sorted out the dispute informally, there is a formal procedure for you to use.

Who can use the procedure?

You can use the procedure if you are one of the following people:-

- A Scheme member. (This is someone who is building up benefits in the Scheme, someone who has left but still has benefits in the Scheme, or someone who is already getting a pension).
- Someone who can become a member of the Scheme or someone who will be able to become a member in the future.
- A widow, widower, surviving civil partner or surviving dependant of a deceased member of the Scheme.
- A surviving non-dependant beneficiary of a deceased member of the Scheme.
- Someone who claims to be any of the above, where the dispute relates to whether he or she is such a person.
- Someone who was any of the above at any time in the six months before making the complaint.

If you are able to use the procedure, you can ask someone else to act on your behalf as long as you write to us authorising this. Applications can also be made by a family member or some other suitable representative if the person entitled to use the procedure is a minor or incapable of acting. Also a personal representative can act on behalf of a person who could have used the procedure if they had been alive. An application may also be continued by any of these people after the death of the person entitled to use the procedure.

Can you use the procedure for all disputes?

The dispute has to involve the person using the procedure and the Trustee, and be about matters relating to the Scheme. You cannot use the procedure for a disagreement between you and your employer. This would be classed as an employment dispute. The complaints procedure will not apply if a court or tribunal is already involved, or if the Pensions Ombudsman has started an investigation in respect of your complaint. In addition, if a court or tribunal become involved or the Pensions Ombudsman starts an investigation after you have made an application under the procedure, the resolution of your dispute under the procedure will cease. If your complaint does not fall under the dispute procedure we will let you know.

Explanation of the procedure

Contact the Trustee in writing at the address given below explaining your complaint and why you are unhappy. You or the person acting on your behalf must sign the letter.

Trustee of the Alstom Pension Scheme
Newbold Road
Rugby
Warwickshire
CV21 2NH

If you are a Scheme member or someone who can become a Scheme member please provide:

- your full name
- address
- date of birth
- National Insurance number

If you are a member's widow, widower, surviving civil partner or surviving non-dependant beneficiary please provide:

- the member's full name, date of birth and National Insurance number
- your full name
- your address
- your date of birth
- a statement of what your relationship is with the Scheme member

If you are acting on behalf of someone else please provide:

- the details given above
- your full name
- your address
- the person's authority for you to act on their behalf (if applicable, otherwise please explain why you are acting on their behalf and provide any evidence you have to support this).

The Trustee should send you (and if applicable the person acting on your behalf) an acknowledgement and contact details for TPAS (The Pensions Advisory Service) as soon as possible on receipt of your complaint. TPAS helps members and beneficiaries of pension schemes with disputes that they cannot sort out. If you want to contact TPAS, the address is 11 Belgrave Road, London, SW1V 1RB. TPAS also operate a national helpline and the number is 0300 123 1047. Calls are charged at a local call rate.

A decision about your complaint will be made by the Trustee and notified to you within four months. If the Trustee cannot meet this deadline, you will be sent a reply saying why and telling you when you can expect to receive the decision. In reaching its decision, the Trustee may obtain advice from the Scheme's actuary, Scheme solicitor or other appropriate professional and may ask you (or any other relevant person) for any additional information that it considers appropriate in order to deal with the complaint.

The reply will:

- be sent to you no later than 15 working days after the decision was made;
- state the Trustee's decision and explain it;
- mention any legislation or Scheme rules that the Trustee has relied on in making the decision; and
- explain where the Trustee and/or the Company have acted on a power given to them in the Scheme rules.

You will also be advised that:

- you can contact TPAS (the Pensions Advisory Service).
- the Pensions Ombudsman can investigate and make a decision about any complaint or dispute of fact or law about pension schemes. The address of the Pensions Ombudsman is also 11 Belgrave Road, London SW1V 1RB.

Any more questions?

If you have any more questions about this procedure or the Scheme please contact:

Alstom UK Pensions
Newbold Road
Rugby
Warwickshire
CV21 2NH

Telephone: 01788 557402 or 01788 557403