



THE SALVATION ARMY EMPLOYEES PENSION FUND

SALVATION ARMY EMPLOYEES PENSION FUND (“the Fund”)

Internal Disputes Procedure

The Trustees aim for the Fund to be run in a way that does not give members cause for complaint. However, as required by law, the Trustees do have a procedure in place to enable any person with an interest in the Fund to make an application to them for a decision on a matter in dispute.

Can I use this procedure?

You can use this procedure

- if you are an active, deferred or pensioner member of the Fund, or
- if you are a widow, widower or surviving civil partner or dependant of a deceased Fund member, or
- if you are a surviving non-dependent beneficiary of a deceased Fund member, or
- if you ceased to be in any of the categories above within the last six months, or
- if you are not being treated as someone in one of the above categories but believe you should be.

However, you cannot use this procedure if proceedings relating to your dispute have begun in any court or tribunal. If, after an application has been made under this procedure, proceedings relating to the dispute begin in any court or tribunal the resolution of the dispute under this procedure will cease.

What sort of disputes can I use this procedure for?

You can use this procedure for any disputes that you have with the Trustees of the Fund. For instance, a disagreement over the amount of benefit you are due, or over the way in which the Trustees have exercised their powers, could be referred to this procedure.

If your dispute is not with the Trustees of the Fund (for instance it might be with your employer instead) then this procedure is not available to you.

Can anyone help me use the procedure?

You can appoint anyone as a representative to help you; for instance, a member of your family, a friend, a solicitor or a trade union representative.

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

If you are under 18 or for whatever reason are unable to act for yourself, a member of your family or another suitable person may represent you.



THE SALVATION ARMY EMPLOYEES PENSION FUND

How do I apply to use the procedure?

If you wish to apply to the Trustees for a decision on a matter in dispute you should write to the Head of Pensions with details of your complaint, which will then be considered by the Trustees. In order to consider your complaint the Trustees will need to have sufficient information to enable them to consider the issues raised.

The Trustees have produced a standard form which you may choose to use, to help you set out details of your complaint. If you wish to use the procedure, you can fill in and sign the form (attached to this note), or ask your representative to do this for you.

You are not obliged to use this form, although you do have to provide details of your complaint in writing. The details you provide must include all the information set out on the form and your application must be signed by you or on your behalf.

You should then send your completed form or application to: -

Head of Pensions for The Salvation Army, The Salvation Army Territorial Headquarters, 1 Champion Park, London, SE5 8FJ

Alternatively, please email your application to the following email address:

pensions@salvationarmy.org.uk

What happens next?

Your application to use the dispute procedure will be acknowledged within 14 days of receipt. The Head of Pensions will also, at that stage, request any additional information that the Trustees might find helpful at the outset or ask you to clarify any issue on your form which is unclear. If you do not receive an acknowledgement, please check that your application has been received.

The Trustees will then consider the matter at their next meeting. The Trustees meet at least once every quarter. Decisions are reached through a voting process. In the event of a tie, the Chairman holds the deciding vote.

The Head of Pensions will also indicate to you when you can expect a decision to be made. The maximum length of time you will have to wait is four months from the date of receipt of your dispute application and all relevant information.

You will be informed of the Trustees' decision in relation to your dispute, in writing, within 15 working days of the decision being made. A copy will be sent to your representative if you have so requested. The decision will refer to any legislation or any section of the Fund's rules on which the decision is based, and will explain what you can do if you wish to take the complaint further.



THE SALVATION ARMY EMPLOYEES PENSION FUND

If for any reason the Trustees are unable to provide a full response within four months, the Head of Pensions will inform you of the delay and the reasons why it is necessary to extend the time period. You will also be informed of the revised target date for responding to your dispute application.

What happens if I am still not satisfied?

If you have been through the formal dispute procedure, and are still not satisfied, then you may take your case to the Money and Pensions Service or Pensions Ombudsman.

Money and Pensions Service

The Money and Pensions Service is an organisation whose statutory objective is to develop and co-ordinate a national strategy to improve people's financial capabilities. The service provides free money guidance and debt advice online and by telephone.

The Money and Pensions Service can be contacted at:

Borough Hall, Cauldwell Street, Bedford, MK42 9AB

Tel: 01159 659570

Email: contact@maps.org.uk

Website: <https://maps.org.uk/en>

Pensions Ombudsman

If you are unhappy with our response, and the Money and Pensions Service is unable to resolve the difficulty, you can refer your complaint to The Pensions Ombudsman free of charge.

Please note that the Pensions Ombudsman requires all complainants to first attempt to resolve their complaint through this internal dispute resolution procedure before referring a complaint to the Pensions Ombudsman.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. 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.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf London, E14 4PU



THE SALVATION ARMY EMPLOYEES PENSION FUND

Tel: 0800 917 4487

Email: Enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk You can also submit a complaint online:
<https://www.pensions-ombudsman.org.uk/submit-complaint>

Review of this Procedure

This Procedure will be reviewed and its effectiveness assessed by the Trustees annually.
The last review was performed in quarter one 2025.



THE SALVATION ARMY EMPLOYEES PENSION FUND

SALVATION ARMY EMPLOYEES PENSION FUND

Application to use the Internal Disputes Procedure

You can fill in this form yourself, or ask a representative to fill in the form for you. Fill in all white sections of the form, but fill in shaded sections only where you are instructed to.

A. Information relating to complaint
<p><i>You can use the internal disputes procedure if you are in one of the categories below, if you ceased to be in one of the categories below in the last six months, or if you claim to be in one of the categories below.</i></p> <p>Tick which box describes your circumstances</p> <p><input type="checkbox"/> 1. An active, deferred or a pensioner member of the Fund.</p> <p><input type="checkbox"/> 2. The widow, widower or a dependant or a non-dependent beneficiary of a deceased Fund member</p>

B. Basic Details	
Information relating to complainant	FILL IN THIS SECTION ONLY IF YOU TICKED BOX 2 ABOVE
Full name of complainant	Information relating to deceased Fund member
.....	Full name of member
Address
.....	Last Address
.....
.....
Date of Birth	Date of Birth.....
National Insurance Number (Fill in only if you ticked Box 1 above)	Relationship of member to complainant
.....
	National Insurance Number



THE SALVATION ARMY EMPLOYEES PENSION FUND

C. Information about representative of complainant

FILL IN THIS SECTION ONLY IF YOU ARE ACTING AS A REPRESENTATIVE OF A COMPLAINANT

Full name of representative

.....

Address of representative

.....

.....

.....

.....

.....

Address for correspondence relating to this complaint
(if different from the address above)

.....

.....

.....

.....

.....



THE SALVATION ARMY EMPLOYEES PENSION FUND

D. Details of Complaint

Set out full details of your complaint in this section. It would be helpful if you could describe any conversations you have had regarding your complaint, with for instance any staff at the Pensions Office. Refer to any written correspondence about your complaint and if possible attach copies of letters to this form. If you cannot fit everything you want to say on this page, then continue on a separate page and attach it to this form.



THE SALVATION ARMY EMPLOYEES PENSION FUND

Signed

Date
(this should be signed by the person filling in this form)