

Chevron UK Pension Plan

Internal Disputes Resolution Procedure

1. Introduction

Chevron UK Pension Trustee Limited (the “**Trustee**”), as the trustee of the Chevron UK Pension Plan (the “**Plan**”), makes every effort to ensure administration of the Plan in accordance with the law and the Plan rules. However, from time-to-time, concerns can arise. As such concerns can often be a result of a misunderstanding, we encourage individuals to make an informal enquiry first before issuing a formal complaint (see section 4). However, you may have the right to make a formal complaint by following the procedure set out in this document (see section 2).

This is the procedure that you should follow if you are considering making a formal complaint concerning the Plan. The procedure is called the Internal Disputes Resolution Procedure (the “**IDRP**”). The IDRP does not apply to disputes with your employer. When we receive a formal complaint, we will carry out a pre-IDRP review to ensure your complaint is directed to and considered by the right body (ie your employer or the Trustee) (see section 5).

The Plan Trustee’s IDRP is a one stage process.

The IDRP does not preclude any informal discussions that you may wish to hold with the Pensions Manager or, if you are an employee, with your supervisor, Human Resources Business Partner or the HR Department.

2. Who can use the IDRP?

A person may make a complaint under the IDRP who has an interest in the Plan and has a disagreement with the Trustee. A person with “an interest” in the Plan is determined by legislation as:

- (a) an active, deferred, pensioner or pension credit member of the Plan;
- (b) a widow, widower or surviving civil partner or surviving dependant of a deceased person in (a);
- (c) a surviving non-dependant beneficiary of any person in (a);
- (d) a prospective member of the Plan;
- (e) a person who was, but has ceased to be, in a category in (a) to (d) above; or
- (f) a person who claims to be a person under (a) to (e) above.

3. When can you make a complaint?

You may not make a complaint more than six months after you ceased to be, or claim you ceased to be, a person under any of (a) to (f) in section 2.

The Trustee may in extraordinary circumstances (for example, where you could not reasonably have known about the matter in dispute or where you are under a disability), in its discretion, agree to accept a complaint under the IDRP later than the applicable period above.

4. What’s the process if you wish to make a complaint?

As noted in section 1, if you are considering using the IDRP it is strongly recommended that you make an informal enquiry first - to do so please contact the Pensions Manager (contact details below) or, if you are a current employee, your Human Resources Business Partner.

If you still wish to make a formal complaint under the IDR, you should use the application form attached to explain who you are, what the disagreement is about, and what outcome you are looking for. Please send the completed form to the Pensions Manager.

On receipt of your complaint, the Pensions Manager will acknowledge receipt of your complaint and will remind you of the external organisations who may also be able to help you (see section 9 below). The process set out in sections 5 and 6 will then be followed.

5. Ensuring your complaint is heard by the right body (i.e. the Trustee or your employer)

To help you by ensuring your complaint is heard by the right body, there is a pre-IDR review to ensure that the Trustee is only asked to decide matters for which it has responsibility for.

If your complaint is with your employer (even if it relates to pension matters) then it should be dealt with outside the IDR and will be directed by the Pensions Manager to your employer. The Pensions Manager will request your employer responds directly to you.

To ensure your complaint is heard by the correct body, on receipt of your complaint the Pensions Manager will consider –

- if you are a person who may make the complaint under the IDR (see section 2);
- if your complaint has been made inside time limits required under the IDR, if applicable (see section 3); and
- whether your complaint should be considered by the Trustee or your employer.

The Pensions Manager will confirm to you as soon as possible whether the Trustee (under the IDR) or your employer will be handling your complaint.

6. Trustee making and informing you of a decision under the IDR

If, following the pre-IDR review (see section 5), your complaint is referred to the Trustee, the Trustee will make arrangements for considering and deciding the complaint. The Pensions Manager will advise you of such arrangements, which may include reference to a Trustee sub-committee convened for the purpose of handling the complaint.

A decision regarding your complaint will normally be made within four months of receipt of your complaint. The Trustee (or the relevant Trustee sub-committee) will then inform you (or your representative – see section 7) in writing of the decision. This is normally done within fifteen working days after the decision is made.

The decision will include an explanation, including references to any legislation or the Plan rules on which it is based. If your complaint is rejected, you will be advised that you have the right to appeal to the Pensions Ombudsman free of charge.

If it is not possible to make a decision within the above timescale, an interim reply will be sent explaining the reason for the delay and advising you of when a decision can be expected.

7. Representation

If you wish, you may ask someone else to act on your behalf under the IDR. Your representative need not have any connection with the Plan.

If you are a minor, or for some other reason are incapable of acting on your own behalf, the complaint can be made or continued by a member of your family or some other suitable person.

If you die while your complaint is being investigated, the application may be continued by your Personal Representatives.

8. Exclusions from the IDR process

If proceedings in respect of the subject matter of your complaint have been commenced in any court or tribunal, or if The Pensions Ombudsman has commenced a formal adjudication process in respect of the subject matter of your complaint as a result of a reference to him, your complaint cannot be considered under this IDR unless the other body (court, tribunal or Ombudsman) so requires.

9. Contact details

Pensions Manager

If you would like to make an informal enquiry to the Pensions Manager:

Pensions Manager
Chevron Energy Limited, 1 Westferry Circus, Canary Wharf, London E14 4HA.
or ssbm@chevron.com

If you are making a complaint under the IDR, your completed form can also be sent to the Pensions Manager using these contact details.

External organisations

The Money and Pensions Service (which is now part of MoneyHelper)

If you have general requests for information or guidance concerning your pension arrangements, contact:

The Money and Pensions Service
Borough Hall, Cauldwell Street, Bedford MK42 9AP
Telephone: 01159 659570
Website: <https://maps.org.uk/en>

The Pensions Ombudsman

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. The Pensions Ombudsman operates an Early Resolution Service as well as a formal adjudication service. This means, wherever possible, complaints are resolved informally at an early stage (see below).

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
Telephone: 0800 917 4487 (0207 630 2200 - if overseas).
[Email: CentralSupportMailbox@pensions-ombudsman.org.uk](mailto:CentralSupportMailbox@pensions-ombudsman.org.uk)
Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online: www.pensions-ombudsman.org.uk/making-complaint

Nothing contained in this IDR restricts any person's ability or right to refer a dispute to another body (e.g. The Pensions Ombudsman, a Court or Tribunal).

The Early Resolution Service

The Pensions Ombudsman operates an Early Resolution Service.

The Early Resolution Service is available to members to raise concerns, or just to discuss a potential complaint with a member of their team. The aim of the service is to provide a quick, informal and streamlined process and does not expect you to first use the Plan's IDRPs.

The Early Resolution Service can be contacted at:

10 South Colonnade, Canary Wharf, London E14 4PU

Phone: 0800 917 4487

Email: helpline@pensions-ombudsman.org.uk

11. Data Protection

The Trustee is a "controller" for the purposes of data protection legislation and, as such, is subject to statutory requirements to protect your personal data.

The Trustee has a legal obligation to and legitimate interest in processing personal data relating to you in administering the Plan (this may include providing personal data to third parties). A copy of the Trustee's privacy notice is available at www.chevronukpension.co.uk.

10. Future Changes

The Trustee can alter the IDRPs from time to time, but this will not affect any complaints which have been received before such alteration.

Issued by the Trustee of the Plan

Updated March 2024

Chevron UK Pension Plan

INTERNAL DISPUTES RESOLUTION PROCEDURE (“IDRP”)

APPLICATION FORM TO MAKE A COMPLAINT

APPLICANT’S DETAILS (Please complete in block capitals)

Your name	
Your postal address	
Your email address	
Your daytime telephone number	
Your status (Please delete as appropriate)	Active / Deferred / Pensioner / Prospective Member / Other Beneficiary *
Member’s / Prospective Member’s National Insurance Number	
Date of Birth	
*Other Beneficiary – please state Member’s name, date of birth and relationship to you	

REPRESENTATIVE OF APPLICANT (if any) (Please complete in block capitals)

Name	
Postal address	
Email address	
Daytime Telephone Number	
Connection to the member	

DETAILS OF DISPUTE/COMPLAINT (continue on separate sheet if necessary)

Please explain who you are, what your complaint is about and what outcome you are looking for

PLEASE ATTACH & LIST COPIES OF DOCUMENTS WHICH YOU THINK ARE RELEVANT

Name of document	Date of document

REQUEST FOR EXTENSION OF TIME LIMIT FOR MAKING COMPLAINT UNDER THE IDR (if applicable) (Please complete in block capitals)

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**Please provide your reasons for requesting an extension of time
Data Protection Statement**

In completing this form, you may have provided us with certain information which is classified under data protection legislation as a special category of personal data (e.g. details about your health or sexual orientation).

The Trustee needs your explicit consent in order to use that type of personal data. To give that consent you need to read this statement carefully, ensure you understand the acknowledgements listed below and then sign the form below.

You have the right to withdraw your consent to the Trustee processing special categories of personal data at any time. However, if you do so, this will not affect the processing of any personal data which took place before you withdraw your consent.

If you wish to exercise your right to withdraw your consent please contact the Pensions Manager (details below).

Your acknowledgement and consent to use of your special categories of personal data

I confirm that I have read and understood the information set out above before completing and signing this form.

I understand that the information provided on this form may include special categories of personal data about me. If so, I understand that the Trustee will use this information for the purpose of processing my complaint and give my consent to the Trustee doing so to the extent that it is required.

In connection with the processing of my complaint, I acknowledge that the Trustee may disclose my personal information to such of the Trustee's professional advisers (including administrators, actuaries and lawyers) as the Trustee decides and give my consent to the Trustee doing so to the extent that it is required.

I also understand and acknowledge that the information that I am providing will be retained by the Trustee for as long as necessary to deal with related queries that may arise in the future, and in order to ensure the proper administration of the Plan.

By signing this form, I give the acknowledgements and consent (to the extent required) set out above.

Your declaration about the information provided in this form

I, the Applicant, declare the above particulars to be correct to the best of my knowledge and belief. I confirm that the dispute which is the subject of this complaint has not been referred to The Pensions Ombudsman and is not the subject of legal action. If I have completed the 'Representative of Applicant' section, I appoint the person named to be my representative for the purposes of this complaint.

I hereby make the declarations set out above	
Applicant's signature:	Date:
I hereby give the acknowledgements and consent (to the extent required) for the use of my special categories of personal data as set out above	
Applicant's signature:	Date:
I consent to act as the Applicant's Representative	
Applicant's Representative's signature:	Date:
Please send correspondence about this complaint to: (Please delete as appropriate)	Applicant / Applicant's Representative

The completed form (and any accompanying documents) should be sent to - Pensions Manager
Chevron Energy Limited, 1 Westferry Circus, Canary Wharf, London E14 4HA or ssbm@chevron.com