

# Anglia Maltings (Holdings) Limited Pension Fund (“the Fund”)

## Internal Dispute Resolution Procedure (IDRP)

The Trustees hope that any queries or complaints can be resolved informally to your satisfaction with the Fund Administrator. However, if any complaint cannot be resolved informally, the Fund does have a procedure for resolving internal disputes which you can use if you would like your complaint to be treated in a formal manner. This document sets out the formal procedure. This information is also available on the Trustees’ website <https://crisp malt.com/anglia-maltings-holdings-pension-internal-dispute-resolution-procedure/>.

### Who may use the procedure?

You can use this procedure:

1. If you are a current member; or
2. If you are a deferred member or a pensioner currently receiving a pension from the Fund; or
3. a widow, widower, surviving civil partner, surviving dependant or surviving non-dependant beneficiary of a deceased member of the Fund (this is someone who, on the death of the member, is entitled to the payment of benefits under the Fund); or
4. If you fell within one of the categories above in the last six months before your application under this procedure the Trustees may accept an application outside of this timeframe, if appropriate; or
5. Anyone who claims to be in one of the above categories and the dispute relates to whether they are such a person.

If you transfer out of the Fund, then this procedure is only available to you **six months** from the date you transferred out of the Fund.

However, you cannot use this procedure if:

- proceedings relating to your dispute have begun in any court or tribunal;
- your complaint is under investigation by the Pensions Ombudsman, or
- your dispute is not with the Trustees of the Fund (e.g. a dispute which is solely with an employer).

Your application may be made or continued on behalf by:

- a representative nominated by you; or

- a member of your family or some other suitable person if you are under 18 or otherwise incapable of acting for yourself, or
- the Personal Representative of the deceased complainant.

## How do I apply to use this Procedure?

If you are unable to resolve your dispute informally with the Fund administrator, you can ask for your complaint to be reviewed under the Fund's formal IDRPs.

You must submit a written application setting out the particulars of your complaint. You should set out the full details which you wish to be taken into consideration on the attached IDRPs Application Form, providing your basic details and as much information as you can. If you have any letters or other documents in support of your complaint, you should enclose copies of these. There is an application form (attached) which you may choose to use to help you set out the details of your complaint. You are not obliged to use this form, but it does ensure that you provide all of the information required.

The Procedure is a single stage process, which means that the Trustees will review your complaint.

Your complaint should include the following information:

- The full name, address, date of birth and National Insurance number of the member, former member or potential member. If you are a widow(er), surviving civil partner, dependant, or non-dependant beneficiary of a deceased member then your full name, address, date of birth and relationship to the member must be provided in addition to the member's basic details.
- If the complaint is being made by a representative on someone else's behalf, the full details of the representative must be provided along with appropriate authority for the representative to act on behalf of the complainant, whether your address is to be used for correspondence purposes and the complainant's basic details.

It is essential your complaint complies with the above information – an incomplete application will be returned.

You should write directly to the Chair of the Trustees at the address below:

*Neil Banbury*

*Address: Anglia Maltings (Holdings) Limited, Great Ryburgh, Fakenham, Norfolk, NR21 7AS*

*Email: [Neil.Banbury@crispmalt.com](mailto:Neil.Banbury@crispmalt.com)*

## What happens next?

Your complaint will be acknowledged shortly after receipt and, if necessary, you will be asked for further clarification of details on the form.

Your complaint will be forwarded by the Fund Administrator to the Trustees together with any additional information that the Fund Administrator can provide. The Trustees will carry out a thorough investigation of your complaint and may need to approach other parties related to the Fund (e.g., the Fund Administrator, Actuary, legal adviser, or other appropriate professional) to obtain additional information or advice. The Trustees will endeavour to make a decision as soon as possible after receipt of the complaint, but in any event **within four months**<sup>1</sup> of receiving the complaint. If for any reason it proves impossible to provide a full reply within this timeframe, you will receive an interim reply first. This will explain why there is a delay, and when you can expect a full reply.

The Trustees will notify you of their decision in writing **no later than 21 days** after the decision has been made. A copy of the decision will be sent to your representative if so requested.

The Trustees reserve the right to adjust the timescales specified in this procedure as they see fit having regard to the circumstances of the individual complaint. **The Trustees' decision will be final – no further appeal can be made to the Trustee.**

## External assistance in dispute resolution

### The Pensions Ombudsman

If you are unhappy with our response, you can refer your complaint to the Pensions Ombudsman free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. The Pensions Ombudsman expects members to have made a formal complaint to the Fund and followed the Fund's IDRPs before referring the complaint to the Ombudsman's Adjudication Service for a formal determination. The determinations are final and binding on all parties to the dispute and are subject to appeal only on a point of law.

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.

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<sup>1</sup> The formal decision should be made within a 'reasonable' timescale. TPR suggests **four months** is reasonable which would be the maximum. Applicants should be notified of the decision no later than **21 days** after the decision has been made.

## Contact details - The Pensions Ombudsman

Telephone: 0800 917 4487 (option 1) Overseas: +44 (0) 207 630 2200

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

Address: 10 South Colonnade, Canary Wharf, London, E14 4PU

You can also submit a complaint online: [www.pensions-ombudsman.org.uk/making-complaint](http://www.pensions-ombudsman.org.uk/making-complaint) and email to [CentralSupportMailbox@pensions-ombudsman.org.uk](mailto:CentralSupportMailbox@pensions-ombudsman.org.uk).

If you have general requests for information or guidance concerning your pension arrangements please contact **MoneyHelper**. MoneyHelper provides free, impartial help (previously provided by the Money Advice Service, The Pensions Advisory Service, as well as Pension Wise) all in one place:

## Contact details - MoneyHelper Pensions Guidance, Money and Pensions Service

Telephone number: 0800 011 3797 Overseas: +44 20 7932 5780

Email: [pensions.enquiries@moneyhelper.org.uk](mailto:pensions.enquiries@moneyhelper.org.uk)

Website: [www.moneyhelper.org.uk/](http://www.moneyhelper.org.uk/)

Address: 120 Holborn, London, EC1N 2TD

## REGULATION OF PENSION SCHEMES

The Pensions Regulator is able to intervene in the running of schemes where trustees, employers or professional advisers have failed in their duties and in certain other circumstances. The Pensions Regulator's contact details are:

The Pensions Regulator  
Telecom House  
125-135 Preston Road  
Brighton  
BN1 6AF

Telephone: 0345 600 0707

Email address: [report@tpr.gov.uk](mailto:report@tpr.gov.uk)

Website: <https://www.thepensionsregulator.gov.uk>

***November 2025***

# Anglia Maltings (Holdings) Limited Pension Fund (“the Fund”)

## FORM IDR1

### Internal Disputes Resolution Procedure – Stage 1 Application

Please use this form if you have a formal complaint relating to any aspect of the Fund. You can complete the form yourself or if you wish you can nominate a representative to make an application on your behalf or to assist you with your application. Please complete section 3 to indicate if this is the case.

#### Information relating to the complainant

You can use the internal disputes resolution procedure if you are in one of the categories below. You may also apply if you claim to be in one of the categories below or were within the last six months.

#### Part 1 - Please tick [✓] the appropriate answer

A current/deferred/pensioner member of the Scheme (please delete as appropriate)	
A widow/widower, surviving civil partner, surviving dependant or non-dependant beneficiary of a deceased member (please delete as appropriate)	
A person who was within one of the categories above in the six months before the date of the application	
A person claiming to be within one of the above categories	

#### Part 2 – Details of Complainant

Basic Details	Fund Member	Complainant (if different)
Title:		
Forenames:		
Surname:		
Date of Birth:		
National Insurance Number:		
Relationship to member (if the member is deceased):		
Contact Telephone/mobile number:		
Address for correspondence including email address:		

Basic Details	Fund Member	Complainant (if different)
Request for extension of period for making an application:	<i>Complete if applicable</i>	Complete if applicable
Would you like to correspond by email?: * If YES, please confirm your email address(es)	YES/NO (select as applicable)	YES/NO (select as applicable)

**\*Please note:** If you request communication by email, the information provided may include personal details and may be sent over an insecure network. By selecting YES, you are giving us your authority to contact you at the email address(es) you have provided.

### Part 3 - Representation

Please indicate whether you are nominating a representative to act on your behalf or to assist you:

1. With the assistance of a Representative  (Please now complete Section 4)
2. Nominating a Representative to act on my behalf  (Please now complete Section 4)

### Part 4 - Details of Representative (if applicable)

Full Name:	
Address for correspondence:	
E-mail address:	
Relationship to Complainant (if any):	
Where do you want us to send your correspondence? (please tick one box)	Yourself as representative <input type="checkbox"/> The person you represent <input type="checkbox"/> Both <input type="checkbox"/>
Contact Telephone Number:	
Would you like to correspond by email?: * If YES, please confirm your email address(es).	YES/NO (select as applicable)

**\*Please note:** If you request communication by email, the information provided may include personal details and may be sent over an insecure network. By selecting YES, you are giving us your authority to contact you at the email address(es) you have provided.

**Part 5 - Details of the Complaint**

Please set out full details of your complaint in this section. Continue on a separate piece of paper if necessary and attach it to the form along with copies of any written correspondence and/or documents relevant to your complaint.

**Part 6 - Signature**

Please sign and date this application. If you are not able to sign this form, please attach a copy of a medical letter stating why you are unable to do so.

Signature.....  
Date.....  
Print name .....Complainant / Representative\* \*Delete as applicable

**NOTE:** This complaint may not be dealt with under the Scheme's IDRPs if the Pensions Ombudsman has started investigating this complaint or court or tribunal proceedings have begun. By signing and returning this form, you are confirming that no investigation or proceedings have commenced.

**Important:** Please keep a copy of the completed form and any supporting documents for your own records, then send them to:

*Neil Banbury, Chair of the Trustees of the Anglia Maltings (Holdings) Limited Pension Fund*  
*Address: Anglia Maltings (Holdings) Limited, Great Ryburgh, Fakenham, Norfolk, NR21 7AS*