



Internal dispute resolution procedure

If you have a complaint about the Fund or your benefits and this is not answered to your satisfaction by the Fund's administrators, you should use the following internal dispute resolution procedure.

Any formal complaint should, in the first instance, be directed to the Secretary of the Fund's Corporate Trustee, Rhodia Pensions Trust Limited, at the following address:

The Pensions Department
Rhodia Pensions Trust Limited
PO Box 80
Trinity Street
Oldbury
West Midlands
B69 4LN

Whenever you write, you must include your name, address, date of birth, National Insurance number and full details about your complaint, with as much information as possible about why you are aggrieved. Your complaint must also be signed.

The Secretary will ensure you receive a written reply within two months of receipt of your complaint. The reply will state clearly the decision that has been made. If your complaint will take longer than two months to resolve, the Secretary will write to you in the interim stating the reason for the delay and confirming the revised date on which a full reply will be available.

If you do not agree with the decision and wish to take the matter further, you should write to the Chairman of the Fund's Corporate Trustee, Rhodia Pensions Trust Limited, at the address above, asking that the decision be reconsidered. You must do this within six months of the original decision and you must send a copy of that decision, along with your name, address, date of birth and National Insurance number stating that you disagree with the decision, and that you wish the matter to be reconsidered by the Trustee Directors. Your complaint must be signed. The Trustee Directors will have two months in which either to confirm the original decision or make a new decision in its place. Again, if the complaint will take longer than two months to resolve, the Trustee Directors will write to you in the interim stating the reason for the delay and the date by which a full reply will be available.

The Trustee Directors' written reply will provide details of your right to take up your complaint with The Pensions Advisory Service (TPAS) and/or the Pensions Ombudsman.