

The Mitchells & Butlers Pension Plan Internal Disputes Resolution Procedure

June 2026

Aim

This document sets out the procedure which applies to the resolution of disputes which arise in connection with Mitchells & Butlers Pension Plan. The desire is to have a flexible system for resolving disputes, rather than a prescriptive bureaucracy.

This document also sets out how data-related complaints will be handled by the Trustees. From 19 June 2026, the Data (Use and Access) Act 2025 requires the Trustees, as data controllers, to have in place a process for handling complaints relating to the infringement of UK data protection legislation. This process has been incorporated into the Plan's IDRPs so that all types of complaints are dealt with under the same procedure.

Scope

Relevant disputes are those relating to any aspect of the Plan, including the interpretation of the Rules, the exercise of discretions, and the accurate and timely payment of benefits.

This procedure also applies to data-related complaints, where an individual considers that the Trustees have infringed UK data protection legislation in handling their personal data. This might include, for example, a complaint that personal data has been processed without a lawful basis, that data has been shared inappropriately or that the Trustees have failed to respond to a data subject access request within the required timescales.

The procedures are intended to cover disputes with the following categories of people:

1. individual active Plan members,
2. pensioners, deferred pensioners, widows, widowers or surviving dependants, surviving non-dependant beneficiaries or surviving civil partners of a deceased member,
3. prospective members, i.e. anyone who under the terms of his employment contract or the rules of the Plan is eligible to become a member, or will become eligible to become a member subject to remaining in employment or receiving the employer's consent,
4. anyone who fell into any of the above categories but no longer falls within them,
5. anyone who claims to fall within one of the above categories where the dispute relates to whether or not he does fall within them, or
6. any individual who considers that the Trustees have infringed UK data protection legislation in connection with their personal data, whether or not they fall within any of the categories listed above.

Individuals eligible to bring a complaint under the procedures may do so themselves or may nominate a representative to act on their behalf. Where a person is entitled to make a complaint (other than a data-related complaint) and that person dies, the complaint may be made or continued by his personal representatives. Where a person is entitled to make a complaint but is a minor or otherwise incapable of acting for himself, the complaint may be made or continued by a member of his family or other person suitable to represent him.

Anybody who falls within category 4 or 5 above must make his complaint within a period of six months beginning immediately after the date on which he became (or claims he became) a person falling within category 4 or 5 (unless the complaint is data-related, in which case no time limit

applies). Complaints made by such persons after this deadline will only be considered at the discretion of the Trustees.

Point of Contact

The issue at dispute may arise via the employing company, Trustees, or directly with the pensions department. Every effort should be made by these parties and the individual concerned to settle the dispute informally.

Formal Dispute

If the dispute remains unresolved, the complainant may make a formal complaint. This should be in writing and addressed to "The Secretary to the Trustees, Mitchells & Butlers plc, 27 Fleet Street, Birmingham, B3 1JP".

When making a complaint (other than a data-related complaint) the following details have to be provided in writing and the application has to be signed by or on behalf of the complainant:-

1. Name, address and date of birth of complainant;
2. If complaint made in relation to a scheme member by someone other than the scheme member
 - relationship to scheme member
 - name, address and date of birth of scheme member;
3. National Insurance number of scheme member or prospective member;
4. If representative is acting
 - name of representative
 - address of representative and whether to be used for reply;
5. Detailed facts relating to the disagreement.

If the application/complaint does not contain all of the above details, it may result in delay in the dispute being considered.

If a complaint is a data-related complaint, it does not need to be in writing and may be made to the Trustees by other means (for example by telephone to 0121 498 5767 or email to pensions@mbplc.com).

Response

On receiving a complaint, the Secretary to the Trustees will refer the complaint to the Director of Compensation and Benefits, unless the Secretary is of the opinion that it would be more appropriate for the complaint to be dealt with jointly by the Director of Compensation and Benefits and an independent trustee. Subject to the section below headed "Data-related complaints", the Director or the Director and an independent trustee will respond to the complainant within 2 months. If owing to the circumstances of the dispute a full response cannot be given (for example, because of the complexity of the issue or because delays have occurred which are beyond the Director's control), then an interim reply must be sent within that timescale. This will set out the reasons for the delay and give an expected date for issuing the decision.

(If a complaint is to be determined by the Director and an independent trustee, then in the event that they do not agree on how a complaint should be resolved, the matter will be passed to the Trustees for a final decision within 4 months of their receiving the complaint, and the section below headed "The Trustees' Decision" shall apply.)

Data-related complaints

If a complaint is a data-related complaint, the Secretary to the Trustees will:

- acknowledge the complaint within 30 days of receipt,
- consider the complaint and provide a substantive response without undue delay,
- where appropriate, keep the complainant updated as to the progress of the complaint, and
- make a decision and communicate the outcome without undue delay once the investigation is complete.

If the person appointed to consider a data-related complaint is not available at the time the complaint is made, the Trustees will nominate an alternative decision maker to ensure that the complaint is dealt with without undue delay.

There is no option to bring an appeal to the Trustees in respect of a data-related complaint, and the section below headed "Formal appeal" does not apply. The full response to a data-related complaint will also include an explanation of what the Trustees have done to resolve the complaint and any actions they have taken, together with details of how to complain to the Information Commissioner's Office (ICO).

Formal appeal

If the complainant remains dissatisfied after receiving the full response, then he/she has a right of appeal to the Trustees. The appeal must be made in writing within 6 months of the date of the original decision/recommendation, signed by or on behalf of the complainant, and must include items (1) to (5) as for the first stage plus: -

1. A statement that the complainant wants the disagreement to be reconsidered.
2. A copy of the decision provided in the first stage.
3. Reasons why the complainant is dissatisfied with the original decision.

This appeal process does not apply to data-related complaints as set out above.

The Trustees' Decision

The Trustees will respond to the complainant within 4 months of receiving the appeal. If a full decision cannot be given the same rules apply as at the first stage and an interim response will be given. The full response will include a statement that "the Pensions Ombudsman appointed under section 145(2) of the Pension Schemes Act 1993 may investigate and determine any complaint or dispute of fact or law in relation to a scheme made or referred in accordance with that Act", together with the address of the Ombudsman.

Dispute with the Company

If the Trustees believe that the dispute is related to a matter outside of the control of the Trustees, such as Company policy or Company discretion, the decision under this procedure may be that it is not within the Trustees' power to resolve the matter.

Any right to appeal under this procedure would not be affected by such a decision but, in order to try and resolve the complaint, the matter would also be passed to Mitchells & Butlers. The Company would respond to the complainant within a further 2 months.

Exempted disputes

These procedures will not be used if the complaint relates to an exempted dispute. An "exempted dispute" for the purpose of these procedures is one that is the subject of proceedings in any court or tribunal, or of a complaint to the Pensions Ombudsman. If after a complaint has been made under these procedures, the dispute to which it relates becomes an exempted dispute, these procedures will cease in relation to that complaint.

The Pensions Ombudsman

If you disagree with the Trustee's decision, you have the right to take up your complaint with the Pensions Ombudsman (free of charge), **once the Plan's IDR process has been exhausted.**

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:

- By post: The Pensions Ombudsman, 10 South Colonnade, London, E14 4PU
- By telephone: 0800 917 4487

- By email: CentralSupportMailbox@pensions-ombudsman.org.uk

More information on the Pensions Ombudsman can be found on their website: www.pensions-ombudsman.org.uk

In addition, the Pensions Ombudsman's Resolution Team offer their impartial support to individuals prior to, or during, the IDR process. The Resolution Team's service is free, and you can contact them in writing, by telephone or via their website as detailed above.

The Information Commissioner's Office (ICO)

If your complaint is a data-related complaint, you also have the right to complain to the ICO at any time. You do not have to wait for the outcome of the IDR process before contacting the ICO, although the ICO will usually ask that you raise your complaint with the Trustees first. The ICO can be contacted at:

- By post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF
- By telephone: 0303 123 1113

More information on the ICO can be found on their website: www.ico.org.uk

You can also submit a complaint form online: <https://ico.org.uk/make-a-complaint>

MoneyHelper

MoneyHelper (previously known as The Pensions Advisory Service) provides free and impartial information and guidance about pensions and can be contacted at:

- By post: Money and Pensions Service, Holborn Centre, 120 Holborn, London, EC1N 2TD
- By telephone: 0800 011 3797
- Online: <https://www.moneyhelper.org.uk/pensions-enquiry-form>

More information on MoneyHelper can be found on their website: www.moneyhelper.org.uk/