

An aerial photograph of a coastal landscape. A winding, light-colored path or road curves along the edge of a steep, grassy cliff. The cliff face is dark and rocky in some areas, with patches of green vegetation. Below the cliff, the water is a deep, clear green, with some darker, rocky areas visible beneath the surface. The overall scene is bright and scenic, suggesting a coastal park or reserve.

Northern Bank Pension Scheme

Report to Members

Spring/Summer 2025

Danske Bank



Welcome

Dear Member

Welcome to the Spring/Summer 2025 Member Report providing updates on key projects, and work which has been undertaken since the Autumn/Winter edition.



Update on Scheme Administrator

In previous reports we have provided updates regarding the service delivery challenges we have experienced with the Scheme Administrator, Equiniti. After a period of close monitoring and management by the Trustee, supported by its advisers, the Trustee issued Equiniti with notice in January 2025 to terminate the contract. Subsequently, a shortlist of five pension scheme administrators were invited to participate in a tender exercise to appoint a successor to Equiniti. Following this competitive process, the Trustee has appointed Isio. The Scheme's administration will be carried out from Isio's Belfast office.

This period marks a time of change for the Scheme, and we are optimistic about the success Isio will have as the new Scheme Administrator. Significant time and resources have been dedicated to managing service delivery issues related to Scheme administration, and we are very hopeful about the forthcoming transition. As Members, you will naturally be curious about the practical implications for you, what you should expect to see happen, and when, in relation to the changeover. More detailed information on this can be found under "Scheme News" in this Member Report.

The process to appoint and transition the Scheme's administration to Isio is now underway. You will be written to again with Isio's contact details once they are ready to take over the Scheme's administration. If you have any queries related to your benefits, please continue to contact Equiniti as usual. Equiniti's contact details can be found on page 17 of this Report.

What other work is underway during 2025?

The first half of 2025, as alluded to above, has already been a busy one, during which the Trustee has appointed Grant Thornton UK LLP as Scheme Auditor. Work on the annual audit as at 31 December 2024 commenced, as did work in relation to the triennial valuation as at the same date. We will report on the findings from the annual audit in the Autumn/Winter Member Report and also provide an update on the triennial valuation at the same time.

Included in the following pages is some information about the following:

- details of the dates and venues for the Townhall meetings in Autumn 2025.
- an overview of the Scheme Auditor tender exercise.
- an overview of the insurance policies and assets held by the Scheme with further assurance of the security of benefits for all Members.
- an update in relation to the Hampstead property owned by the Scheme.

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Welcome / continued

For the remainder of the year, the Trustee's agenda encompasses several key areas including:

- Overseeing the transition to the new Scheme Administrator, Isio, with a planned go-live date of 1 October 2025.
- Ensuring readiness for connection to the Pensions Dashboard for Active Deferred and Deferred member benefits.
- Continuing the valuation of the Scheme's assets and liabilities as at 31 December 2024 [the triennial valuation].
- Further work in relation to ensuring compliance with The Pensions Regulator's General Code of Practice.

I hope you find this edition of the Member Report informative and helpful. It is an important communication channel for the full membership community.

Nicholas Chadha
Chair of the Trustee



Danske Bank, Donegall Square West, Belfast



Scheme News

Change of Scheme Administrator

As noted earlier and at last year's Townhall meetings, the Trustee continued to monitor the administration service provided by Equiniti. The Trustee expects that a successful Scheme Administrator should provide an efficient, smooth-running operation that complements the services that Scheme Members receive overall. Despite some improvement in service by Equiniti, the Trustee chose in January 2025 to issue a termination notice to Equiniti. This decision was not taken lightly but it is critical that Members receive a high standard of service in relation to the administration of their benefits.

We are pleased, therefore, to inform you of the selection of Isio as the preferred supplier to deliver Scheme Administration services to the Scheme and its Members. Mike and Nick both have experience of working with the Isio Belfast administration team from their other trustee appointments and have seen consistent high quality administration. Work to transition from Equiniti to Isio is underway and it is planned that full responsibility will be assumed from 1 October 2025.

Who are Isio?

Isio is an award winning company whose approach is to deliver a reliable member experience that is fast, accurate and personal using a dedicated team to look after Members. Isio has several offices nationwide and the Trustee has appointed a team based in Belfast to administer the Scheme. More information about Isio will be provided in a communication which is issued to all Members just ahead of the transition.



Do I need to do anything?

You will receive a welcome letter from Isio as we approach the transition date. This will provide more information, including how to contact them, who to engage with if you need a retirement or transfer quotation, or wish to raise any general queries. **For now, please continue to contact Equiniti with any queries in relation to your benefits.**

The welcome letter will also provide instructions on what you need to do in order to register to access your pension benefits and information record online.

A transition project plan is in place with regular meetings taking place between Equiniti and Isio attended by the Scheme's other advisers to ensure there is no disruption to the services Members are provided. As part of the transition controls are in place to ensure that Members' personal data is securely transferred to Isio. This includes measures to protect sensitive information and complying with data protection regulations. The ongoing services will continue the upkeep of member records, processing benefits, and handling of member queries. The Trustee is keen to ensure that all processes continue to run smoothly and that Members are not affected.

Should you have any queries about the transition which you wish to raise with the Trustee, or if you have any concerns, please contact the Scheme Secretary whose contact details can be found on page 17.

Access to Member Self Service (MSS) with Equiniti

Following the decision made by the Trustee to move provision of the Scheme Administration services from Equiniti to Isio, we want to assure you that the Members portal with Equiniti will continue to be accessible until Isio take over. The portal will stay secure and fully functional until the transition. We are committed to ensuring a seamless transition, and we will maintain the highest standards of security to protect your information.

Change of other Scheme Advisers

Since the last Member Report, there has been one further change to the Scheme's advisers which we would like to inform you of.

Scheme Auditor

As informed to Members at the Townhall meetings last October and also in the Autumn/Winter 2024 Member Report, the Trustee was undertaking a formal review of the Scheme's appointed auditor. This was in order to ensure that the Trustee was receiving the best possible audit experience. Following the conclusion of the tender process, the Trustee agreed to appoint Grant Thornton LLP as the new auditor to the Scheme with immediate effect and they hit the ground running by commencing work in relation to the audit of the Scheme for the year ended 31 December 2024.

Grant Thornton LLP was appointed due to their extensive experience in financial sector pension schemes, assurances regarding on time delivery of the annual audit and because they are expected to provide a high quality service. Their pensions team brings a wealth of depth and breadth to our Scheme. Having assumed their new role from earlier in the year, Grant Thornton LLP are currently carrying out the audit of the Scheme for the year ending 31 December 2024 and work in relation to this will conclude in advance of the statutory reporting date of 31 July 2025.

Townhall meeting dates

The upcoming Townhall events will be taking place on Wednesday 26 November and Thursday 27 November 2025 at the following venues and times:

Start and finish time	Venue name	Venue Address and directions
Wednesday 26 November 2025		
14:00 to 15:00	Armagh City Hotel, Armagh	2 Friary Road, Armagh, BT60 4FR. Located around 15 minutes south of the M1 and 45 minutes from Belfast. Free car parking is available. When using a satnav, please do not use the postcode, this will take you outside Armagh, please use 2 Friary Road, Armagh.
18:30 to 19:30	City Hotel Derry, Derry/Londonderry	Queens Quay, Derry/Londonderry, BT48 7AS Located in the City Centre close to train/bus routes. There is limited parking onsite (mostly for hotel guests) although there is a multi-story carpark adjacent to the hotel.
Thursday 27 November 2025		
14:30 to 15:30	Crowne Plaza, Belfast	117 Milltown Road, Shaw's Bridge, BT8 7XP Located c.2 miles outside the city centre, and close to all main transport links. There is also free parking available at the hotel.
18:00 to 19:00		

In order for the Trustee to provide numbers for catering purposes to the respective venues, could you please let the Scheme Secretary know if you would like to attend by Friday 7 November 2025 by emailing on Northern.bank.ps@wtwco.com.

The Trustee looks forward to meeting many of you there.

Scheme News / continued

Scheme Investments - Scheme Funding and Investments **– What does Scheme funding and investments look like now?**

The Scheme's current asset portfolio is comprised mostly of buy-in annuity policies, residual cash and one property asset.

By the latter half of 2023, the Trustee had secured buy-in policies with Prudential and Aviva in respect of all Members of the Scheme. Under these policies, Prudential and Aviva make monthly payments to the Scheme to cover benefit payments to Members.

The Trustee anticipates that the acquisition of these bulk annuities, along with the subsequent monthly payments from Prudential and Aviva, will protect the Scheme from market risks such as credit risk, interest rate risk, inflation risk, and longevity risk associated with the Scheme's liabilities.

As a reminder, should you hold AVCs in the Scheme, these are unaffected by these insurance contracts as the policies only cover defined benefits, not Members' AVCs. That said, the Trustee routinely monitors the appropriateness of the AVC funds in which Members are invested. You are therefore also encouraged to keep these funds under review and to take independent advice when making any investment decisions.

The Scheme also holds residual assets in cash which is held in the Trustee Bank Account to cover the implementation of GMP equalisation and future Scheme expenses and also retains ownership of one direct property.

Hampstead Property

We wanted to take the opportunity to update you in relation to the Scheme's property in Hampstead.

Following previous updates as provided in Member Reports and at Townhall meetings, the intention is to market the property for sale and, when a fair and reasonable offer is received, it will be sold.

Due to ongoing remedial cladding work, the Hampstead property could not be included in the Prudential buy-in deal in September 2023 as was the case at the time with the Scheme's other property at Woodford Green in Essex. The Bank therefore provided an interest free loan of £8.7m in September 2023 so that the Scheme could conclude the procurement of the final buy-in policy.

Once the Hampstead property is sold, any value above that required to repay the Bank loan will be retained by the Scheme and put towards meeting ongoing administration costs including the costs of completing GMP equalisation.

The delay in putting the property on the market due to the ongoing remedial cladding work has allowed the Trustee to pursue a longer lease with the current tenant, potentially increasing its market value and appeal. We will continue with these negotiations to extend the lease and it is anticipated that these will conclude in the coming months at which point the property will be put on the market.

A further update will be provided to Members in the next Member Report.

Pension Scams – avoiding pension scams and tips for keeping your money safe



Pension scams continue to be a worry; you may have seen the advertising campaigns warning you to be wary about them and to check who you are dealing with before reinvesting your savings. You should always be vigilant when discussing your pension options with third parties, especially those that may have cold called you.

Scammers may offer a free pension review or suggest they can help you to access your pension savings before age 55 or claim to get you higher returns on your pension fund by transferring to another pension vehicle or other incentives such as legal loopholes or increasing your tax-free cash entitlement. As the old adage says, “if it sounds too good to be true, it probably is”.

Tips for keeping your money safe include:

- Don't respond to cold calls;
- Be particularly suspicious of anyone who:
 - Offers you a free 'pension review'.
 - Says they can help you access your pension – especially if it's before you are 55.
 - Claims they can get you higher returns on your retirement savings.
 - Pressures you to invest quickly to avoid losing out on a one-off opportunity.
 - Talks about legal loopholes or tax incentives, like taking more than 25% as tax free cash.

If in doubt, put the phone down, delete the email, or put the leaflet in the bin.

- Don't assume scammers are easy to spot - they are con-artists and often use professionally produced brochures and websites, sometimes copying the colours and fonts used by well known companies. If in doubt, check with the Financial Conduct Authority (FCA) as they hold a register of authorised financial services providers.

To learn more about how to avoid pension or investment scams, visit:

- The Pensions Regulator (TPR) website as noted below. TPR has launched a Pension Scams Action Group (PSAG) which provides a helpful downloadable checklist to help keep your pension safe and help you to identify the signs of a scam: https://www.thepensionsregulator.gov.uk/-/media/thepensionsregulator/files/import/pdf/16423_pensions_consumer_leaflet_scams.ashx
- The FCA, which is responsible for regulating the conduct of 50,000 firms in the UK, ensures that financial markets are honest, fair and effective and that consumers get a fair deal. The ScamSmart website: <https://www.fca.org.uk/scamsmart> provides more information on how to avoid scams.
- The Pensions Advisory Service and MoneyHelper are now part of the Money and Pensions Service (MaPS) which has been set up by the Government to make it quicker and easier to get clear, free, impartial help for all your money and pension choices: <https://www.moneyhelper.org.uk>

Advice on how to spot and avoid pension scam can be found at:

<https://www.moneyhelper.org.uk/en/money-troubles/scams/how-to-spot-a-pension-scam>

Your Scheme benefits are very valuable and are intended to look after you in your retirement and your loved ones who rely on you financially. You should therefore think very carefully about transferring them out of the Scheme and if for any reason you are, you should ensure that you receive advice from an authorised financial adviser. You should always check that any financial adviser you engage with is approved by the FCA and you can check their status on the Financial Services Register (<https://register.fca.org.uk/s/>).

Topical information and updates

Staff Savings Offerings

In 2023, Danske Bank introduced a new, enhanced staff savings offering. The offering, which gives access to exclusive savings rates on both instant and fixed term savings, is also available to retired members of staff (or their dependants) who are currently in receipt of a pension from the Scheme which is paid into a Danske Bank account.

Full terms and conditions, eligibility criteria, interest rates and details of how you can apply are available on the Danske Bank website at the URLs below:

danskebank.co.uk/staffsavings

danskebank.co.uk/staffFTD

2025 State Pension increase

As a member of the Scheme, you will receive a State Pension in addition to your Scheme pension, although this will not become payable until you reach State Pension age. The payment amount will depend on your National Insurance contribution record. Like most occupational pension schemes, the Scheme was contracted out of the upper tier of the State Pension until 5 April 2016 (reducing your national insurance contributions) and accordingly a deduction may be applied to your single-tier State Pension to reflect contracted out service.

Details on how to get a State Pension estimate and to calculate your State Pension age can be found at www.gov.uk/calculate-state-pension.

Currently, the annual State Pension increase is subject to the 'Triple Lock', which ensures that the State Pensions increase each year by the highest of 2.5%, average earnings (as of the previous July) or inflation (as of the previous September). The Chancellor stated at the Budget 2024 on 30 October 2024 that the Government would stand by the full State Pension Triple Lock; this means that for some people, the State Pension rose in April 2025 by 4.1% in line with inflation per the previous September.

Minimum Retirement Age

As a reminder, the current minimum age from which you can take retirement is 55, however, the Government has introduced legislation to increase this to age 57 from 6 April 2028. You should bear this change in mind if you are considering taking benefits early from the Scheme.

A reminder of what was in the Budget 2024

The Government's first Budget was announced on 30 October 2024 and confirmed some important tax changes affecting pensions and we have outlined below the ones which are relevant to our Scheme.

What were the announced changes?

Inheritance tax ('IHT') on pensions: from 6 April 2027, lump sum death benefit payments will potentially be subject to IHT (currently they are generally not). Further information on Inheritance Tax can be found at <https://www.gov.uk/inheritance-tax>. The specifics of how this change will be applied following the end of the technical consultation in January 2025 is yet to be published, however, further updates will be provided when the information is available.

Tax changes on some overseas transfers: from 30 October 2024, if you transfer pension savings overseas, the overseas transfer charge (25%) will usually apply if you are not a resident in the same country in which the overseas scheme is established. There was previously an exemption for schemes in the European Economic Area (EEA) or Gibraltar if you remained a resident in the UK.

Lifetime Allowance

The Lifetime Allowance (LTA) was the total you could save into your pension over your lifetime before paying extra tax. In the 2023 Budget, it was announced that the excess tax charge for exceeding the LTA would be removed from April 2023 and the LTA was abolished altogether from April 2024.

A maximum Pensions Commencement Lump Sum (PCLS) of £268,275 can be taken across all your pension arrangements unless you have previously agreed a higher protected lump sum with HMRC. Other benefits that were taxed at 55% if you exceeded the LTA will now be taxed at your marginal rate.

The summary information provided above on the Lifetime Allowances should not be taken as tax advice and you are encouraged to take independent financial advice on these tax matters.

What you could do next

Now's a good opportunity to think about whether you would benefit from guidance and advice. Regardless of your age, you may wish to speak to a financial adviser to help you to:

- understand how your pension benefits fit into your wider financial picture.
- how different retirement options may be suitable for you; and
- for guidance with your estate (inheritance) planning.

If you are considering transferring your pension savings overseas and are uncertain about what the changes mean for you, we encourage you to seek professional advice.

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Topical information and updates / continued

GMP Equalisation

In previous reports, we have highlighted the ongoing work to equalise benefits for the Guaranteed Minimum Pension (GMP) element of pensions earned between 17 May 1990 and 5 April 1997 for both men and women. The calculations required for this equalisation are complex, and the Trustee has been engaging with its advisers and service providers to determine the most efficient way to proceed with this work.

Further work towards taking GMP Equalisation to conclusion will take place once the new Scheme Administrator is in place. We understand the significance of this task and are committed to ensuring that it is handled with the utmost care and precision. Further updates will be provided as we make further progress.

Pension Dashboard

The Pensions Dashboard is a national initiative which has been set up by The Money and Pensions Service (MaPS) with support from the Department of Work and Pensions (DWP). It will allow you to access all your pension information, including your State Pension, online, securely, and in one place, regardless of how many pensions you may have. The aim is to enable easier planning for retirement and strengthen financial wellbeing. It is important to note that there is no central database within the Dashboard that holds personal or pension information supplied by users. Instead, it acts as a giant switchboard which will connect users with their pensions via online dashboards and the Trustee's database systems.

It should be noted that pensions already in payment will not be available via the Pensions Dashboard as this is not its designed purpose.

Like all UK pension schemes, work is underway to connect the Scheme with the Pensions Dashboard. It is expected that Isio will complete initial connection to the eco system during 2026. The final launch date from which time Members will be able to access their records is yet to be confirmed by the DWP, but further details will be included in future editions of the Member Report as the work progresses.

More details can be found at the Pensions Dashboard Programme
<https://www.pensionsdashboardsprogramme.org.uk/>.

The Pensions Regulator's General Code of Practice

The Pensions Regulator's (TPR) General Code became effective in Northern Ireland on 5 July 2024.

The Trustee has continued to work closely with its advisers since the General Code was published. Our ongoing efforts are focused on ensuring that the governance structure of the Scheme remains compliant and robust. We have thoroughly assessed the existing governance framework and are actively working with our advisers to fully meet the General Code requirements. This includes documenting practices and procedures that are already in place and maintaining an effective system of governance as mandated by the legislation. One of the requirements of the General Code is to establish a Risk Management Function which is responsible for the ongoing risks monitoring, management and mitigation. The Trustee with support from the Scheme Secretary will perform this function with input from the Scheme's advisers as necessary.

Our commitment to strong governance ensures that the Scheme continues to operate at the highest standards.

As with most other pension scheme arrangements, work in relation to ensuring that all requirements of the General Code are met, will continue throughout 2025 and into 2026. The Trustees will continue to closely monitor its implementation.

General Information

Keeping your contact details up to date

Until the transition of Scheme Administration services to Isio, Deferred and Pensioner Members are reminded to inform Equiniti if their personal details change (e.g. name, address or marital status). If your contact details are not correct, please contact Equiniti (see page 17 for contact details). Active Deferred Members should inform the Human Resources team at Danske Bank of any changes to their personal details.

It is important that you ensure your contact details are up to date, as otherwise the Trustee may not be able to contact you (for example, in relation to the change in Scheme Administrator including how to access your pension information going forward, or to arrange payment of your pension).

Who will receive your pension benefits on your death?

When you die, the people you nominate may be entitled to a Scheme benefit. Telling the Trustee who you would like to receive these benefits (and keeping this up to date) is important – particularly if you have loved ones who rely on you financially. Often the Trustee finds personal circumstances have changed due to divorce or separation and forms are not up to date. To keep this benefit free of inheritance tax, the Trustee is not bound to follow any nomination, although, it can help a lot if the Trustee understand your wishes.

To reduce uncertainty, you should regularly update your beneficiaries by completing an Expression of Wish form which can be requested from the Scheme Administrators, currently Equiniti, using the contact details on page 17.

Transferring your Pension out of the Scheme and the Trustee's obligations to carry out enhanced due diligence

Pension benefits from the Scheme are normally paid by way of an annual pension or by way of a reduced pension and cash lump sum. Retaining the security and certainty of such regular pension payments from the Scheme (including, in periods of inflation, guaranteed annual increases) is expected to be in the best interests of the majority of Scheme Members. However, depending on personal circumstances, transferring benefits out of the Scheme to a Defined Contribution (DC) arrangement may be more attractive for some Members (for example a DC fund provides greater flexibility on how pension savings are accessed in retirement – e.g. an individual annuity from an insurance company, income drawdown, cash or a combination thereof).

The Scheme Rules allow for Members to transfer out of the Scheme if you haven't retired already. This includes partial transfers of AVCs, or 'split transfers' for those who became Active Deferred Members on 1 October 2018.

Before transferring your benefits from the Scheme, you need to fully consider the implications and risks of doing so and you should get independent financial advice. If the transfer value is £30,000 or above, under legislation, a member must provide evidence that they have taken 'appropriate independent advice' from a financial adviser who is regulated by the Financial Conduct Authority ("FCA") and has permission to advise on pension transfers. The FCA Financial Services Register can be accessed online at www.fca.org.uk/register. An FCA video on what to expect from financial advisers can be accessed from the following web address: www.fca.org.uk/consumers/pension-transfer. Further details are available from the Scheme Administrator.

Please note that you will likely have to pay for any independent advice you receive, and you will also need to decide where any transfer would be payable.

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General information / continued

The Trustee does not give financial advice, nor does it promote or encourage one retirement option over another. The Trustee would encourage Members, particularly those approaching retirement, to seek independent financial advice when considering their retirement options.

Legislation was introduced in November 2020 which requires trustees and administrators to carry out more checks before processing pension transfers, to reduce the risk of pension scams. (Please note these checks cannot definitively rule out the risk of a pension scam.) Unless the receiving scheme is a public service pension scheme or, a TPR-listed authorised master trust or collective defined contribution scheme, further checks have to be carried out. Based on the information provided, the Trustee must refuse the transfer if any 'red flags' are present. If any 'amber flags' are present further information may be required and if any amber flags remain present, the member will be required to attend a guidance session with MoneyHelper (a government-backed financial guidance provider) before the transfer can proceed. The Scheme Administrator is available to assist with any queries and if you have any reason to be suspicious or have concerns, please inform them immediately.

Additional Voluntary Contributions ("AVCs")

Members who have AVC investments in the Scheme are reminded to regularly review them to ensure that the selected funds remain appropriate to your own circumstances (particularly if you are approaching retirement). In reviewing your AVC arrangements, you may wish to consider your investment objectives as these may have changed over time. For example, you may wish to consider what impact your planned retirement age, your other pension arrangements and your own work plans have on your AVC savings. You may also wish to consider your attitude towards investment risks and your need for investment returns (bearing in mind any taxation considerations). You are encouraged to take independent financial advice when making investment decisions.

General Data Protection Regulation

The Trustee holds, shares and processes certain personal information about Scheme Members and, where applicable, their dependants for the purpose of administering the Scheme. Much of the data held and processed by the Trustee in running the Scheme will be "personal data" – in other words, it is information from which you as an individual (or your dependant) can be identified. Under the General Data Protection Regulation, the Trustee, as Data Controller, must process this information fairly, transparently and lawfully.

The Trustee carried out its periodic review of its Privacy Notice earlier in 2025 and amendments were made to include reference to the fact that the Scheme Administrator uses offshore facilities and as such, personal data may be processed from their Indian offices. It should be emphasised, as per the Privacy Notice, however, that any transfer of personal data outside the European Economic Area will comply with the requirements of data protection legislation and appropriate safeguards will be put in place to ensure it is kept secure. All other processing of data takes place within the European Economic Area. The link to the PAN Trustees UK LLP Privacy Notice was also updated.

The Trustee's Privacy Notice is available on the Scheme's website:
www.northernbankpensionscheme.co.uk

Internal Dispute Resolution Procedure ("IDRP")

The Scheme is required by law to have a procedure for the resolution of disagreements between complainants and the Trustee. Should any member have a dispute that cannot be resolved informally, they may formally raise their complaint through the Scheme's IDRP. Further information, as well as a copy of the procedure, is available from the Scheme Secretary or from the Scheme Administrator.

In Memoriam

We remember those Members of the Scheme who sadly passed away in 2024.

Surname	First name
ARCHIBALD	James
BAXTER	June
BELL	Helen
BOLAND	James
BROWN	Pamela
DELANEY	James
DELUZIO	Dorothy
DUNLOP	John (Wilson)
ENTWISTLE	John
ERSKINE	Joan
FURSEDONNE	Barry
GABBIE	John
GALBRAITH	Elizabeth (Beth)
GILMOUR	Leza
HALTON	Maeve
HANNA	Isabella
HASLETT	Basil
HENDERSON	Jeannie
HOEY	Michael
JACKSON	Hester
JOHNSON	Dorothy
JOHNSTON	Edward (Maurice)
JOHNSTON	Brian
JOHNSTON	Carol
KIDD	Emma

Surname	First name
LAMONT	Robert (Roy)
LANGFORD	Patricia
LYTLE	Robert
MANZE	Colin
MARTIN	Annie
MAYNE	Janice
MC ALLISTER	Maureen
MC CAHON	John
MC CARROLL	Yvonne
MC CONNELL	Samuel (Sam)
MC DYRE	Thomas
MC GARVEY	Eleanor
MC KANE	Lavinia
MC LAUGHLIN	Kathleen
MC LEAN	William (Ronnie)
MEGAW	Peter
PALMER	Job
RANKIN	Elizabeth (Liz)
ROLLINS	Sandra
SAVAGE	Charles
SMALL	Alison
SMITH	Ronald (Ronnie)
STEELE	Robert
STUART	Thomas (Craig)



Contact Details

Scheme Website

Scheme Website – www.northernbankpensionscheme.co.uk

Members are reminded that the Scheme website, which is maintained by the Trustee, can be accessed at the above address. The website enables you to access general information about the Scheme, including information which the Trustee is required to make available to Members on a publicly accessible website (i.e. the Scheme's Statement of Investment Principles). Please visit the website and check it periodically for Scheme news and updates. The website will not include individual member information and if you have any queries regarding your benefits, you should continue to contact the Scheme Administrator.

The new Scheme Administrator, Isio, will be in contact with Members in the lead up to the transition of Scheme Administration services with their contact details and the date from which Members will be able to start contacting them in relation to their pension benefits.

Contact us

Northern Bank Pension Trust Limited, which is the corporate Trustee of the Northern Bank Pension Scheme, is governed by a Sole Trustee, PAN Trustees UK LLP.

PAN Trustees

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Administrator (until 30 September 2025)

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0203 997 6720

Web Queries

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The key professional advisers to the Trustee:

Scheme Actuary and Consultants

Andrew Hornell FFA
WTW

Covenant Adviser and Consultants

PricewaterhouseCoopers LLP

Legal Advisers

Burges Salmon LLP
Sacker & Partners LLP

Auditor

Grant Thornton UK LLP

Investment Adviser

Hymans Robertson LLP

Notes

NB Community Facebook page

All staff both past and present can keep in contact via the Northern Bank Community Facebook page. This is a private Facebook group and can be found at the following link: <https://www.facebook.com/groups/839354462818889/>



Northern Bank Pension Trust Limited
Registered in Northern Ireland NI 3155
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