

Complaints and Disputes Procedure

The Complaints Procedure

- In the first instance you should try to resolve the matter with your regular contact at The Pensions Trust.
- If necessary, contact the Pensions Administration Manager.

If your complaint cannot be resolved informally and you remain dissatisfied you may at any time follow the formal Complaints Procedure. This process has two stages.

Stage 1 – Disputes – Formal Resolution

- You can make a written application to the Chief Executive of The Pensions Trust for a formal resolution of a disagreement. You should provide your name, membership number and as much detail about the reason for your complaint as possible.
- This is the first stage of the Pension Act's dispute procedures and is your legal right.
- A decision should be given to you within two months.
- You can get help with your complaint from The Pensions Advisory Service (TPAS) see below.

Stage 2 – Appeal

- If you remain unhappy with the formal resolution of the Chief Executive of The Pensions Trust you have the right of appeal, within six months, to the Trustee.
- An appeal must be made in writing and must state the reasons for being dissatisfied with the previous decision.
- This is the second stage of the procedure.
- A decision from the Trustee should be given within two months.

The Pensions Advisory Service (TPAS)

- TPAS is an independent non-profit organisation that provides free information, advice and guidance.
- TPAS will help members and beneficiaries with any queries they have not been able to resolve with the administrators or the Trustees of the pension scheme.
- The service is available at any time to help resolve your complaint.
- Contact details: 11 Belgrave Road, London SW1V 1RB.
Tel: 0845 601 2923. Web: www.thepensionsadvisoryservice.org.uk

The Pensions Ombudsman

- Where TPAS is unable to resolve a complaint and believes there is a genuine problem, it will recommend a submission to the Pensions Ombudsman and assist the complainant in making it.
- The Pensions Ombudsman is appointed to deal with complaints against, and disputes with, occupational and personal pension schemes.
- The Ombudsman is completely independent and acts as an impartial adjudicator, and may investigate and determine any complaint or dispute of fact or law in relation to a scheme.
- The Ombudsman will not normally consider any complaint until the internal dispute procedure is completed and TPAS has been involved.
- Contact details: 11 Belgrave Road, London SW1V 1RB.
Tel: 020 7630 2200. Web: www.pensions-ombudsman.org.uk

For Further Information

Contact the Pensions Administration Manager at Verity House, 6 Canal Wharf, Leeds LS11 5BQ. Tel: 0113 234 5500.

