

► Q Can I appeal against your decision?

A Yes. Our written decision will tell you that:

- TPAS can help members with any difficulties that they are unable to sort out with the managers; and
- the Pensions Ombudsman is available to investigate any complaint alleging injustice as a result of maladministration by the scheme administrator or ourselves. Before contacting them, the Pensions Ombudsman's Office normally expect you to have:
- been given first- and second-stage IDR decisions: and
- asked for the help of TPAS.

Q Is there a time limit?

A Yes, the Ombudsman will normally only investigate a complaint within three years of the relevant act or omission or within three years of the date you knew or reasonably ought to have known of it happening.

Q Can I appeal against the Ombudsman's decision?

A The Ombudsman's decision is final for all concerned. An appeal to the High Court (or in Scotland the Court of Session) can only be made on a point of law.

Q Can I complain about my partnership account provider?

A Not to us. You can complain to the Financial Ombudsman Service, 183 Marsh Wall, London E14 9SR
Phone: 0845 080 1800.



Other information

How do I find out more

Contact: TPAS, 11 Belgrave Road, London, SW1V 1RB. Phone: 0845 6012923, e-mail: enquiries@pensionsadvisoryservice.org.uk

You can also get a copy of the Pensions Ombudsman's Leaflet 'How He Can Help' from: The Pensions Ombudsman, 11 Belgrave Road, London, SW1V 1RB. Phone: 0207 834 9144

e-mail: enquiries@pensions-ombudsman.org.uk

For more information and advice about specific benefits, please contact your pensions administrator.

www.civilservice.gov.uk/pensions

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If you have a complaint about your pension

A brief guide



This leaflet outlines how the internal dispute resolution (IDR) procedures work in the Civil Service pension arrangements. It does not cover every aspect; the full details of how the IDR must operate are contained in the Occupational Pension Schemes (Internal Dispute Resolution Procedures Consequential and Miscellaneous Amendments) Regulations 2008. You should note that nothing in this leaflet can override the regulations. In the event of any differences, the regulations will apply.

If you have a problem with your benefit entitlement as a member of the Civil Service pension arrangements (even if you are not a civil servant), the best way to sort it out is simply to phone your pensions administrator. But on the rare occasions when matters cannot be sorted out in that way, the scheme has a formal but easy-to-use and effective complaints procedure in place known as internal dispute resolution (IDR).

All occupational pension schemes must have an IDR procedure for sorting out disagreements about pension benefits between:

- scheme members and administrators; and
- scheme members and managers.

The pensions administrator is the organisation responsible for the day-to-day administration of the schemes. In many cases it will be the department that employs or used to employ the scheme member. The scheme manager is us – Civil Service Pension Division (CSPD), part of the Cabinet Office.

The IDR procedures cover any disagreement under the Civil Service pension arrangements including the:

- Civil Service Injury Benefit Scheme (CSIBS);
- Civil Service Compensation Scheme (CSCS);
- Civil Service Additional Voluntary Contribution Scheme (CSAVCS);
- In limited circumstances, the partnership pension account.

To make a complaint you must be:

- an active, deferred or pensioner member;
- a widow, widower, surviving civil partner or a dependant of a member who has died;
- anyone who has been a member in the last six months;
- pension credit members; or
- anyone claiming to be in any of these categories.



First stage

You have a right to receive, from the pensions administrator, a written explanation of a decision that they have made which you disagree with.

Second stage

You have the right to appeal to us against the pensions administrator's decision. We will issue a written decision of your complaint.

Q How does the complaint procedure work?

A If you are in dispute with your pensions administrator, you can ask them for a written explanation of the decision that they have made. We call this written explanation a first-stage decision. You have a right to appeal to us against their decision. Your pensions administrator will give you the forms you need to fill in if you want to appeal. We will then make a second-stage decision.

Q What types of complaint can be dealt with?

A Any matters concerning benefit entitlement and treatment under scheme rules can be dealt with under the IDR procedures. But the procedures cannot deal with employment issues. For example, we could not consider a complaint about the terms of a contract of employment leading to exclusion from the Civil Service pension arrangements. And it is very unlikely that we would uphold a complaint just about what the scheme rules contain (rather than how they are applied).

Q Who can I ask for help?

A You can ask someone to take your complaint forward on your behalf. This can be, for example, a trade union official, welfare officer, your husband or wife, a partner, or a friend. You may contact The Pensions Advisory Service (TPAS) for help at any time during the IDR procedure. Their address is at the end of this leaflet.

Q Is there a time limit?

A Yes, if you want to ask for a second-stage decision, you must do so within six months from the date of the first-stage decision.

Q Who makes the second-stage decision?

A We have a team of investigators who deal only with IDR complaints. We will review all the papers on your departmental files concerning the complaint and any evidence you have provided to support your appeal. Based on this evidence we will decide whether we can uphold your appeal. If CSPD have been involved with the matters that led to your complaint, we will make sure that officials who have had no previous connection with your case complete the investigation.

Q When can I expect a reply?

A CSPD has to issue a written notice of our decision within four months of receiving your appeal or, if later, when we receive the information needed to make a decision. When it is clear that we cannot meet the four-month deadline we will write to you explaining why there is a delay and giving a new target date for when the investigation will be completed. ►