



Powys

**CRONFA BENSIWN
POWYS
PENSION FUND**

Compliments and Complaints Policy

Approved March 2022

1. Introduction

- 1.1 This document sets out the procedures to be followed when reporting a complaint to the Powys Pension Fund, which is the Local Government Pension Scheme (LGPS) managed and administered by Powys County Council.
- 1.2 The Powys Pension Fund is committed to delivering you a high quality service and takes any complaints that you have very seriously in order to improve our service to our scheme members.

2. Complaint and Compliment Procedure

- 2.1 We want the compliments and complaints process to be as clear and simple as possible and welcome complaints in both English and Welsh. We will respond to you in the same language.
- 2.2 You can send any compliments or complaints either via email to pensions@powys.gov.uk or via the post to:

Pensions Section
Powys County Council
County Hall
Spa Road
Llandrindod Wells
Powys
LD1 5LG

3. What to expect from us

- 3.1 If we receive a complaint from you, we will:
 - Acknowledge your complaint within 5 working days, from date of receipt of the letter or email.
 - Aim to resolve the complaint within 20 working days, from date of receipt of the letter or email. If your complaint is complex we may need more time to resolve, but we will advise you of this.
 - If we do need more than 20 working days to resolve your complaint, we will contact you within the 20 working days and tell you how long we expect it to take and provide you with updates in this period.
- 3.2 We respect your right to confidentiality and privacy and we will treat you fairly and in accordance with our commitment to equality.
- 3.3 Depending on the nature of the complaint, it may be necessary during the investigation to meet (either digitally or face to face) with the individual

who has raised the complaint to ascertain further facts and to discuss in greater detail the concerns raised.

- 3.4 Upon completion of the investigation into the complaint, confirmation of the findings will be sent to you in your preferred communication mode (for example email or in a letter).

If the investigation concludes that we have failed in our service delivery, you will be provided with an apology, an explanation into how this has happened and confirmation of the changes that have been made to prevent the same thing happening again.

- 3.5 When we receive compliments via email or via the post, we ensure that those members of our team responsible for the good service are advised of your gratitude.

4 What we expect from you when making a complaint

- 4.1 The Pension Fund believes that all complaints have the right to be heard, understood and respected. However, Pension Section staff have the same rights and unacceptable behaviour such as aggressive or abusive behaviour, or unreasonable demands will not be tolerated.

5 Internal Disputes Resolution Procedure

- 5.1 If you are still dissatisfied with any decision made in relation to your complaint, or if you disagree with a decision made by your Employer or the Pension Fund in relation to your benefits from the Local Government Pensions Scheme, you have the right to have it reviewed under the LGPS two stage Internal Disputes Resolution Procedure (IDRP).

If you wish to make a complaint under IDRP, you should complain in writing to whoever you think is at fault, either your employer or Pension Fund, by completing the IDRP application form available on the Fund's [website](#), within 6 months of the problem arising.

- 5.2 You can make a complaint under the IDRP if you are:

- A Prospective Member, who is thinking of joining the Scheme;
- An Active Member, who is currently contributing to the Scheme;
- A Deferred Member, who has left the Scheme, but your benefits remain in the Pension Fund;
- A Pension Member, who is currently in receipt of a pension benefit from the Pension Fund.

- 5.3 **Stage 1** - in the first instance you should write to the adjudicator appointed by the body who made the decision about which you wish to appeal (your

employer or the Pension Fund). You must do this within six months of the date of the notification of the decision or the act or omission about which you are complaining (or such longer period as the adjudicator considers reasonable). This is a formal review of the initial decision or act or omission and is an opportunity for the matter to be reconsidered. The adjudicator will consider your complaint and notify you of his or her decision.

- 5.4 **Stage 2** - if you are dissatisfied with the adjudicator's decision (or their failure to make a decision) at stage 1, you may apply to the Powys Pension Fund administering authority to have it reconsidered.

6. What if you are still dissatisfied?

6.1 The Pensions Ombudsman

If you are not satisfied with the outcome of your complaint, having taken it through the two stage IDR process, you may wish to refer the matter to the Pensions Ombudsman.

The Ombudsman can investigate and determine any complaint or dispute concerning the administration and or management of occupational pension schemes.

If your complaint or dispute cannot be resolved, you can submit an application within 3 years of the event(s) that you are complaining about, or within three years of when you first knew about it (or ought to have known about it).

The Pensions Ombudsman encourages communications electronically and can be contacted on the following:

Tel No: 0800 917 4487

Email – enquiries@pensions-ombudsman.org.uk

Website – www.pensions-ombudsman.org.uk

7. Other Sources of assistance

The Pensions Advisory Service (TPAS)

TPAS provide independent and impartial information about pensions, free of charge, to members of the public. TPAS is available to assist members and beneficiaries of the scheme with any pensions query they may have or any general requests for information or guidance concerning their pension benefits. Their contact details can be found [here](#).

The Pensions Regulator

This is the regulator of work-based pension schemes. The Pensions Regulator has powers to protect members of work-based pension schemes and a wide range of powers to help put matters right, where needed. In extreme cases, the regulator is able to fine trustees or employers, and remove trustees from a scheme. Contact details for the Pensions Regulator can be found [here](#).

8. Other types of complaint

This policy does not apply if the complaint relates to a Freedom of Information or Data Protection request. There is a separate process for making complaints about this service via Powys County Council. You can register these complaints by contacting Powys County Council [here](#).

9. Contacts

- 9.1 If you require any further information about complaints, please visit [this section](#) of the Pension Fund website or email pensions@powys.gov.uk