

Workplace pensions – unpaid pension contributions

This factsheet is to provide you with a clearer understanding of what to do if your employer is not paying your contributions or its contributions for you into your workplace (personal or occupational) pension scheme.



Case studies - these are example summaries of the type of customer enquiries that are regularly heard:

“My ex-employer was taking pension contributions from my pay. They opened a pension account but zero is in it.”

“My husband was not enrolled into a pension scheme although his contributions and the employer’s contributions are on his pay slips; they have now paid his personal contributions into his account but not his employer’s contributions. It seems unfair for him to miss out through no fault of his own.”

“I have been employed by my employer since 19th March 2020 and have not been offered a pension or the option to opt into one. Has my employer acted illegally please?”

Case studies *(continued)*

“Since I turned 22 in April 2020, I have had minimal clarity from my employer about my pension despite asking on a few occasions. For the first 20 weeks, pension deductions were made from my salary but were not paid into any scheme that I am aware of; then no deductions or contributions were made for the following 24 weeks. I am leaving my current employment but do not feel able to raise any concerns with my current employer until I have started my new job.”

Who can help you?

Your first course of action should be to contact your employer to find out why contributions have not been paid, and when you can expect this to be corrected. This will help you to get more information about the circumstances of the payment failure which will then help you to decide your next steps. If your query is not resolved by your employer there are three services that can help you.

MoneyHelper – Information and Guidance



MoneyHelper can help you understand your workplace pension. For example, it can explain what your pension contributions, both employer and employee, should be and how and when they should be paid. It can also provide you with support and guidance on whether you should report your enquiry to The Pensions Regulator and/or make a complaint to The Pensions Ombudsman, please see below.

The Pensions Regulator (TPR) - Compliance



What TPR does and how it can help you:

- TPR regulates pension scheme providers and employers. It works to ensure employers meet their automatic enrolment responsibilities and pay the correct pensions contributions into the scheme on behalf of their staff. It can penalise employers if they fail.
- TPR receives and acts on reports from pension schemes about any material payment failures by employers, which often affect a significant portion of the workforce.
- It also receives and acts on reports from whistle blowers. If you are concerned you have not received the pensions contributions you are due you should report this via TPR's [whistleblowing service](#).
- The Pensions Ombudsman may be better suited to individuals seeking to resolve issues that only affect them. The Pensions Ombudsman can direct that sums owed to individual scheme members are paid to them.

The Pensions Ombudsman (TPO)

– Complaint Resolution



What TPO does and how it can help you:

- TPO can help individual scheme members. Contact TPO if you are not happy with the way that your employer and/or workplace pension scheme has dealt with your situation.
- TPO can investigate regardless of the value of unpaid contributions.
- Help might be informal through its Early Resolution Service or be more formal through its Adjudication service.
- TPO has the power to direct employers to pay any outstanding contributions into your scheme and any remedy may include investment loss or interest depending on the circumstance.
- TPO can also make an award for any distress and inconvenience you may have suffered.

Where to find help

For information and guidance

- Moneyhelper website: www.moneyhelper.org.uk
- Email: pensions.enquiries@moneyhelper.org.uk
- Telephone: 0800 011 3797
- Webchat: www.moneyhelper.org.uk/PensionsChat

For employer/scheme non-compliance

- Pensions Regulator website: www.thepensionsregulator.gov.uk/en/contact-us
- Email: wb@tpr.gov.uk
- Telephone: 0345 600 7060

For individual member administration-based complaints

- TPO website: www.pensions-ombudsman.org.uk
- Email: enquiries@pensions-ombudsman.org.uk
- Telephone: 0800 917 4487
- You can also contact us via Live Chat – see the ‘Contact us’ page on our website.

