

The Pensions Ombudsman: Who we are and what we do

The Pensions Ombudsman deals with complaints or disputes about workplace or personal pension schemes. We look at the facts without taking sides, and customers do not need to pay to use our service. We can also help if you have a complaint about a decision made by the Pension Protection Fund or the Financial Assistance Scheme.

Last year we:



resolved more than
7,750 general
enquiries



resolved over
1,250 complaints
informally through our
Resolution Team



closed over
6,600 pension
complaints

Who we can help

We can help with a pension complaint or dispute if you:

- are a member of a pension scheme or think you should be
- used to be a member of a pension scheme
- believe you are entitled to benefits from someone else's pension scheme, for example, following a divorce or the death of a member.

We can also help employers, trustees or pension scheme managers with a complaint about a pension scheme.

What we can look at

We can look at complaints about the way personal and occupational pension schemes are run. This includes things like:

- taking too long to do something without good reason
- not doing something they should have
- not following their own rules or the law
- giving incorrect or misleading information
- not making a decision in the right way.

Complaints can be made about an employer, a trustee or a manager, and/or an administrator of a pension scheme.

There are some things we cannot look at, including:

- complaints about State Pensions
- tracing a lost pension
- sales or marketing (mis-selling) of pensions
- where a decision has been made by a tribunal, court or another Ombudsman.

Anyone who has a concern about their workplace or personal pension can visit our homepage and answer six simple questions to find out if we can help – www.pensions-ombudsman.org.uk

How to make a pension complaint

Before we can accept your pension complaint, you must have first tried to resolve matters with the party or parties you think are at fault. Many pension schemes or providers have their own complaints process, which is often the best way to make sure the complaint is seen by the relevant people as quickly as possible. For more information, see our [factsheet](#) on complaining to the parties at fault.

If you remain unhappy with the outcome of your complaint, or if you do not receive a response within a reasonable time frame (usually around eight weeks) you can submit a complaint to us straight away by completing our [application form](#).

Time limits

Usually, pension complaints need to be brought to us within three years of when the event you are complaining about happened, or within three years of when you first knew about it (or should have known about it). We have discretion to extend those time limits in some limited circumstances.


What's involved?

Once you have submitted your application to us, there are four stages to our complaint process:

- **Review** - we'll look at your application in more detail and might ask for more information to help us decide whether or not we can deal with your complaint. We might be able to resolve the problem for you at this stage.
- **Investigate** - a caseworker will look at all the facts of the case. We may need to ask both parties for additional information to evaluate the case.
- **Make an initial decision or resolve the problem** - once we have enough information, the person working on your complaint will give their view on the matter unless they have been able to informally resolve the problem for you. If all parties agree, the case will be closed.
- **Determination** - if the problem cannot be resolved, or you or the other party disagree with the initial decision, you can ask for the complaint to be considered by the Pensions Ombudsman, who will make a final and binding decision. If a complaint is upheld by the Ombudsman, the determination will include instructions for the other party on how to put things right.

Further information

 Enquiries@pensions-ombudsman.org.uk

 You can also find more information on our website:
www.pensions-ombudsman.org.uk

The Pensions Ombudsman

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