

Signposting to The Pensions Ombudsman

The Pensions Ombudsman (TPO) deals with complaints about personal and occupational pension schemes, as well as any difficulty with a scheme that cannot be resolved or that might later become a complaint. This Factsheet provides some suggested wording you can use to signpost members to TPO.

Signposting wording for FCA regulated businesses

The Financial Conduct Authority (FCA) guidance wording for inclusion in a final response, written acceptance or summary resolution communication explains that a respondent may refer to the availability of TPO by including the following wording:

You have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf
London, E14 4PU Tel: 0800 917 4487
Email: Enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

Generic signposting wording

Referral wording for inclusion in a final response, written acceptance, summary resolution communication, any other stakeholder resolution process or IDR:

If you are unhappy with our response, you can refer your complaint to The Pensions Ombudsman free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

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You can also submit a complaint online: www.pensions-ombudsman.org.uk/making-complaint

Website wording

Website wording - Option 1 – short form option

If you have a complaint concerning your [workplace or personal] pension arrangements, you should first make a formal complaint to us. You can access our full complaints procedure here [link to process].

If we are unable to resolve the complaint with you, then you can refer your complaint to The Pensions Ombudsman.

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Email: Enquiries@pensions-ombudsman.org.uk

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Website wording - Option 2 - long form option

If you have a complaint concerning your [workplace or personal] pension arrangements, you should first make a formal complaint to us. You can access our full complaints procedure here [link to process].

How can The Pensions Ombudsman help me?

If we are unable to resolve the complaint with you then you can refer your complaint to The Pensions Ombudsman. The Pensions Ombudsman 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.

There is no financial limit on the amount of money that The Pensions Ombudsman can make a party award you. Its Determinations are legally binding on all the parties and are enforceable in court.

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