

Signposting to The Pensions Ombudsman

Background

The Pensions Advisory Service (TPAS) and The Pensions Ombudsman (TPO)

The Pensions Advisory Service's (TPAS) dispute resolution function moved to The Pensions Ombudsman (TPO) from March 2018. The move included the transfer of the TPAS dispute resolution team and volunteer network.

The Financial Conduct Authority (FCA) has updated the [FCA Handbook](#) to reflect that complaints about occupational pension schemes should be referred to TPO and guidance requests to TPAS. That change took effect from 1 April 2018.

TPO will look not only at complaints about personal and occupational pension schemes (but also at any difficulty with a scheme that cannot be resolved or that might become a complaint). A joint [notice](#) from the Pensions Regulator and the Department for Work and Pensions in September 2018 clarified that for complaints intended for TPO's early resolution service, TPO does not expect customers to first progress complaints concerning occupational pension schemes through the scheme's Internal Dispute Resolution Procedure (IDRP); and The Pensions Regulator is satisfied there would be no purpose served in applying penalties to a scheme which does not refer customers to do IDRPs (but instead directs to TPO). This ensures a smoother and speedier handling of customer complaints. The majority of TPO's complaints are resolved informally.

The package of measures outlined in the Government's consultation "[The Pensions Ombudsman: dispute resolution and jurisdiction](#)", following the transfer of the dispute resolution function to TPO from TPAS and which reflects TPO's progression to a more modern, streamlined service, will be reflected in legislation once there is sufficient parliamentary time.

The Financial Ombudsman Service (FOS) & TPO wording

TPO and the FOS have signed an updated Memorandum of Understanding (MoU) to improve the framework for co-operation and the exchange of information on complaints that fall within their respective remits. Details of the updated MoU are set out in an [explanatory leaflet](#) on TPO's website.

Against that backdrop the FCA has changed the FCA Handbook for authorised firms in respect of signposting consumers of personal pension schemes to TPO as well as to FOS. The changes came into effect on 1 April 2018. Details about the consultation and the consequent changes in respect of signposting can be found in the [FCA Handbook](#).

The 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: CentralSupportMailbox@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

You have the right to 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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Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online:

www.pensions-ombudsman.org.uk/making-complaint

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service
5th Floor, 120 Holborn
London, EC1N 2TD
Tel: 0800 011 3797
Website: www.pensionsadvisoryservice.org.uk/

Website wording

Website wording - Option 1 – short form option

If you have a complaint or dispute concerning your workplace or personal pension arrangements you should contact:

The Pensions Ombudsman
Tel: 0800 917 4487
Website: www.pensions-ombudsman.org.uk

If you have general requests for information or guidance concerning your pension arrangements contact:

The Pensions Advisory Service
Tel: 0800 011 3797
Website: www.pensionsadvisoryservice.org.uk/

Website wording - Option 2 - long form option

How can The Pensions Ombudsman help me?

The Pensions Ombudsman solely deals with pension complaints. It can help if you have a complaint or dispute about the administration (including transfers/conversion) and/or management of personal and occupational pensions.

The types of pension arrangements it looks at include:

- *executive, group, and personal pension plans;*
- *self-invested personal pensions (SIPP);*
- *small self-administered pension schemes;*
- *workplace, employer, and stakeholder pension schemes;*
- *free standing additional voluntary contribution schemes; and*
- *annuities and section 32 buy-out policies.*

Some examples of types of complaints it considers include:

- *auto enrolment;*
- *benefits: incorrect calculation/refusal/failure to pay or late payment*
- *charges/fees;*

- death benefits;
- failure to provide information/act on instructions;
- fund switches;
- guaranteed Annuity Rate;
- ill health;
- interpretation of scheme rules/policy terms;
- misquote/misinformation;
- Payment/pension increases;
- pension liberation;
- transfers: general;
- winding up; and
- with-profits issues.



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.

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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