

The Pensions Ombudsman: Supporting your constituency casework

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 your constituent has a complaint about a decision made by the Pension Protection Fund or the Financial Assistance Scheme.

Last year we:



resolved more than
8,500 general
enquiries



closed almost
9,500 pension
complaints



resolved over
1,500 complaints
informally through our
Resolution Team

Who we can help

We can help anyone who:

- Is a member of a pension scheme
- used to be a member of a pension scheme
- believes that they are entitled to benefits from someone else's pension scheme, for example, following a divorce or the death of a member.

What we can look at

We can look at complaints about occupational pension schemes, including things like:

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

We can also look at complaints about the administration of personal pension schemes.

Complaints can be made about an employer, a trustee, and/or a manager 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 or is being considered by a tribunal, court or another Ombudsman.

Usually, pension complaints need to be brought to us within three years of when the event happened or within three years of when your constituent first knew about it (or should have known about it). 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 their pension complaint, your constituent must have first tried to resolve matters with the party or parties they think are at fault, and evidence of this should be submitted with their application. Many pension schemes or providers have their own complaints process, which is often referred to as an internal dispute resolution process (IDRP). This is often the best way to make sure complaints are seen by the relevant people as quickly as possible. We also have a team of volunteer advisers on hand to support customers in vulnerable circumstances through this process. For more information, see our [factsheet](#) on complaining to the parties at fault.



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

To access our application form in a different format, contact us at:



Email CentralSupportMailbox@pensions-ombudsman.org.uk



Post The Pensions Ombudsman, 10 South Colonnade, Canary Wharf,
London E14 4PU

How we handle complaints

We are impartial, so we will look at the facts of each case without taking sides. We will establish if something has gone wrong and, if it has, who is at fault. If we find that something has gone wrong, we will decide whether or not injustice has been suffered as a result.

We cannot make parties complained about change their working practices generally. Nor can we “fine” or “punish” them. We can only consider how any injustice can be put right.

We have to make decisions that are fair and correct in a legal sense. That means that sometimes what we decide may not seem fair or adequate to our customers.

Our complaints process

There are four stages to our complaint process:



Assessment

We'll look at an application in more detail and decide whether or not the complaint is something we can deal with and whether the complaint is better suited to our Resolution or Adjudication team. We may ask for more information to help us decide this. We may also be able to resolve a complaint at this stage. Some pension complaints may need a more detailed jurisdiction check to decide if they are something we can help with.





Investigation

If a pension complaint progresses for investigation, it will be passed to either our Resolution or Adjudication Team. Once it reaches the top of the queue, a caseworker will review the case and may contact either party for more information. To be fair to everyone, we share information with all parties involved in the case.



Opinion

Once we have enough information and our investigation has finished, the caseworker will give their opinion on the matter. If we are unable to resolve a case at this stage, it will be referred for determination.



Determination

If a complaint reaches the final stage of our process, the Pensions Ombudsman will issue a Determination. Ombudsman Determinations are final, binding and enforceable in court (unless there is a successful appeal on a point of law). If a complaint is upheld, the Determination will include instructions for the other party on how to put things right.

Waiting times

We will provide estimated wait times to our customers as their complaint progresses through the complaint journey. However, investigations take variable times to complete and some more complex pension complaints need to be handled by a specialist caseworker. It is therefore important to remember that the timescales we provide are only estimates – the actual wait time can be longer or shorter.

We must provide a fair service to all our customers. Therefore, we cannot prioritise a complaint unless the customer is suffering from severe ill health or experiencing severe financial difficulties. In these situations we will ask for evidence.

Contact us

If you would like more information about our work or if we can help with a constituency matter, please don't hesitate to get in touch via our dedicated email address for parliamentarians: MPEnquiries@pensions-ombudsman.org.uk.

