



Cardiff & Vale of Glamorgan
Pension Fund



Pensions Complaints and Compliments Policy

Comments, Complaints and Compliments

We are committed to dealing effectively with any complaints you have about our services. If we have made a mistake we will apologise and try to put things right as soon as possible.

We review complaints regularly and include in the Funds annual report with information about the number and type of complaints we have received. Wherever, possible, we use this information to improve the way we do things. We also welcome comments and compliments about the services we have provided.

How to make a comment, complaint or compliment

We want it to be a simple and convenient for you to complain, make a comment or pay us a compliment. We welcome complaints in both English and Welsh, and we will respond to you in the same language.

You can send your comments, complaints or compliments to pensions@cardiff.gov.uk or you can write to Pensions Team, Room 252, County Hall, Atlantic Wharf, Cardiff, CF10 4UW

How we will respond

If we receive a complaint from you, we will:

- Acknowledge your complaint within 5 working days, from date of receipt of the letter or email
- Aim to resolve the complaint within 20 working days, from date of receipt of the letter or email. If your complaint is complex we may need more time to resolve.
- If we do need more than 20 working days to resolve your complaint, we will contact you within the 20 working days and tell you how long we expect it to take, and continue to give you regular updates in this period.

We will respect your right to confidentiality and privacy and we will treat you fairly and in accordance with our commitment to equality.

The person who is investigating your concerns will firstly aim to establish the facts. In some instances we may ask to meet you to discuss your concerns.

How we will communicate the outcome

If we formally investigate your complaint, we will let you know what we have found and we will use your preferred form of communication, such as letter or email, when we contact you,

if necessary, we will produce a longer report. We will explain how and why we came to our conclusions.

If we find we have done something wrong, we will tell you this, explain what happened and apologise. If we find there is a fault in our systems or the way we do things, we will tell you what it is and how we plan to make changes to prevent the same thing happening again.

What we expect from you

We believe that all complaints have the right to be heard, understood and respected. However, our employees have the same rights and we will not tolerate unacceptable behaviour such as aggressive or abusive behaviour or unreasonable demands.

Who else can help me with my complaint?

You have the right to refer your complaint to **The Pensions Ombudsman (TPO)** free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and /or management of occupational 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 after, 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.

The Pensions Ombudsman can be contacted at:

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

If you have any general requests for information or guidance concerning your pension arrangements you can contact the **Money and Pension Service (MaPS)**.

The Money and Pension Service can be contacted at:

Address: Holborn Centre, 120 Holborn, London EC1N 2TD
Tel: 0800 917 4487 / 0800 011 3797
Website: www.moneyandpensionservice.org.uk/

The **Pension Regulator (TPR)** is a pension's watchdog which makes sure schemes are run properly and protects members against fraud. Anyone who is worried about a scheme can report to The Pensions Regulator.

The Pension Regulator can be contacted at:

Tel: 0345 600 0707
Website: www.thepensionregulator.gov.uk/

Frequently Asked Questions (FAQs)

1. Are there any time limits I should be aware of?

Normally, we will only be able to look at your complaint if you tell us about it within 6 months of the date that you first became aware of the problem. However, we may still consider your complaint if you provide strong reasons for taking longer than six months to tell us about the problem. In any event, regardless of the circumstances, we will not consider any concerns about matters that took place more than twelve months ago.

2. What if my complaint involves more than one organisation or department?

If your complaint involves more than one department, we will ask each department to prepare a response and, where possible, we will incorporate these into one letter.

If your complaint involves more than one organisation, we will work with these organisations to address your complaint and to decide who will take the lead in dealing with and responding to your concerns.

3. Are there any complaints that are not covered by this policy?

This policy does not apply if the complaint relates to a Freedom of Information or Data Protection request because there is a separate process for making complaints about this service. You can register these complaints by:

- Emailing: FOI@cardiff.gov.uk
- Visiting the Council website at www.cardiff.gov.uk
- Writing to improvement & Information, Cardiff Council, County Hall, Atlantic Wharf, Cardiff, CF10 4UW

If you disagree with a decision made by your Employer or the Pension Fund in relation to your benefits from the Local Government Pensions Scheme (LGPS), then there is a two stage complaints process in place known as the Internal Disputes Resolution Procedure (IDRP).

You are able to make a complaint under the IDRP if you are:

- ✓ A **Prospective Member**, who is thinking of joining the Scheme
- ✓ An **Active Member**, who is currently contributing to the Scheme
- ✓ A **Deferred Member**, who has left the Scheme, but your benefits remain in the Pension Fund
- ✓ A **Pension Member**, who is currently in receipt of a pension benefit from the Pension Fund

When making your complaint you can choose someone else to represent your case – a friend, solicitor or union representative for example.

If you wish to make a complaint under IDRP, you should complain in writing to whoever you think is at fault, either your employer or Pension Fund, by completing the [IDRP application forms](#), within 6 months of the problem arising.