

This leaflet explains how we can help resolve a complaint you may have about the Royal Mail Pension Plan (RMPP) and provides the contact details that you may need.

If you have a complaint about your membership or benefit entitlement, the best way to sort it out is simply to contact the Pensions Helpline. On rare occasions when you cannot resolve the matter that way, there are two options available to resolve your complaint. You may ask for your complaint to be looked at informally via The Pensions Ombudsman's Early Resolution Service or formally by the RMPP's Internal Dispute Resolution Procedure - it is your choice how to proceed with your complaint.



## The Pensions Ombudsman's Early Resolution Service (ERS)

This is a quick, informal and streamlined process to handle your complaint and you can start the process by contacting The Pensions Ombudsman. In the event that your complaint is not resolved, or you wish to make use of The Pensions Ombudsman's Adjudication Service, you will need to first use the RMPP's formal Internal Dispute Resolution Procedure.

## The Internal Dispute Resolution Procedure (IDRP)

The IDRP is a formal but easy-to-use complaints process. To make a complaint you must be one of the following:

- an active, deferred or pensioner member;
- a spouse, surviving civil partner or a dependant of a member who has died;
- a prospective member;
- anyone who has been a member;
- a pension credit member; or
- anyone who claims to be in the above categories

# The IDRП process has two stages.

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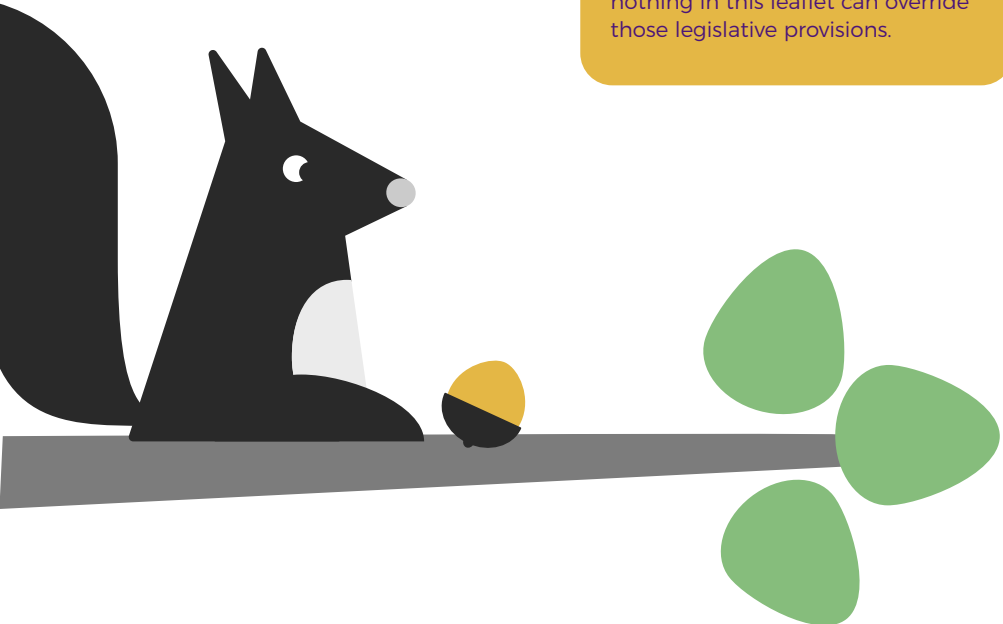
## The first stage

You must ask the PSC to consider your complaint. You will get a written explanation of their findings within one month, or you will be kept informed if it takes longer. You will need to include some information about yourself and enough detail to explain the reasons for your complaint. There is an application form available which you can use. You do not have to use this form but it may help to make sure you include all the necessary information. A copy of the form can be found on our website [royalmailpensionplan.co.uk](http://royalmailpensionplan.co.uk).

## The second stage

If you are not happy with the decision given under stage one, you have the right to appeal against the PSC's decision and ask the Trustee of the RMPP to consider your complaint. You must appeal within six months of the first stage decision and you will receive a written decision in response, usually within three months. As for complaints at stage one, you will need to provide some information about yourself and reasons why you are not satisfied with the decision. Again, there is a form you may wish to use to help you include all the necessary information. A copy can be found on our website [royalmailpensionplan.co.uk](http://royalmailpensionplan.co.uk).

**Note:** This leaflet does not cover every aspect of the IDRП. The full details are set out in legislation; nothing in this leaflet can override those legislative provisions.



**Q - What types of complaints can I make?**

**A** - Any matters concerning the administration of your benefits and treatment under the RMPP rules. The procedures cannot deal with employment issues – for example, a complaint about the terms of an employment contract that excludes someone from the pension arrangements. You cannot use the IDRP if:

- proceedings have started in court or a tribunal;
- you have started the Pensions Ombudsman’s ERS and have not yet received a response; or
- The Pensions Ombudsman has started a formal investigation of the same complaint.

**Q - Who can I ask for help?**

**A** - You can ask someone to take your complaint forward for you. This can be for example, a trade union representative, welfare officer, a member of your family, or friend. You may also ask The Pensions Advisory Service for help regarding general information and guidance; however they cannot help directly with your complaint.

**Q - Is the second stage an independent review?**

**A** - Yes. The RMPP Head of Membership & Benefits will investigate your complaint independently of the PSC. As well as reviewing all of the available information, the RMPP Head of Membership & Benefits will also consider any evidence you give to support your appeal. The second stage response will be signed-off by the Trustee of the RMPP before being sent to you.

**Q - How long does the IDRP process take?**

**A** - The IDRP regulations allow schemes four months in which to complete investigations (for each of the first and second stages). There may be times at either stage of the process when the complexity of an investigation means that we cannot meet the deadline. If this happens, you will get an explanation for the delay and a new target date.

**Q - Can I appeal against a second stage IDRP decision?**

**A** - Yes. You have the right to ask The Pensions Ombudsman to look at your case under the Adjudication Service if you disagree with a decision. Before requesting to use the Adjudication Service the Pensions Ombudsman’s office normally expects you to have had a first and second stage decision under the IDRP. The Pensions Ombudsman will normally only investigate a complaint within three years of the relevant act or omission that led to your complaint, or three years from the date you knew or reasonably ought to have known about the act or omission.

The Pensions Ombudsman has similar powers to a high court judge and their decision is final. You can only appeal against the decision on a point of law.

**Further Information**

The Pensions Ombudsman has published guidance about disputes on their website.

## Contacts

### **The Pensions Ombudsman**

10 South Colonnade  
Canary Wharf, London, E14 4PU  
Phone: **0800 917 4487**  
Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

### **The Pensions Advisory Service**

Money and Pensions Service  
120 Holborn  
London  
EC1N 2TD  
Phone: **0800 011 3797**  
Website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### **Pensions Service Centre**

PO Box 5863  
Sheffield, S98 6AB  
Pensions Helpline: **0345 603 0043**  
Email: [pensions.helpline@royalmail.com](mailto:pensions.helpline@royalmail.com)  
Website: [www.royalmailpensionplan.co.uk](http://www.royalmailpensionplan.co.uk)

### **Royal Mail Pensions Trustees Limited**

2nd Floor,  
11 Ironmonger Lane,  
London, EC2V 8EY

