

## If you have a complaint...

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. If you confirm to the Helpline that you wish to raise a complaint, they will allocate your case to a senior member of the Pensions Service Centre (PSC) team

who will contact you with a timeline for when you can expect a full response and details of what to do next if you remain dissatisfied. On rare occasions when you cannot resolve the matter that way, you may ask for your complaint to be looked at formally by our Internal Dispute Resolution Procedure.



### Resolving your complaint informally

If you raise a complaint either via the Pensions Helpline, email or letter, it will normally be allocated to a senior member of the Pensions Service Centre (PSC) team. They will contact you to say when you can expect a full response and provide details of what to do if you are not happy with the response.

You don't have to follow this 'informal' complaints process, although we would encourage you to do so because it is likely to result in a quicker response to your complaint. If you wish you can use the more formal IDRP process in the next box. This is available at any time if you are not satisfied with the handling of your complaint.

### The Internal Dispute Resolution Procedure (IDRP)

The IDRP is a more formal complaints process. To make a formal IDRP complaint you must be one of the following:

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

# The IDRP process has two stages.

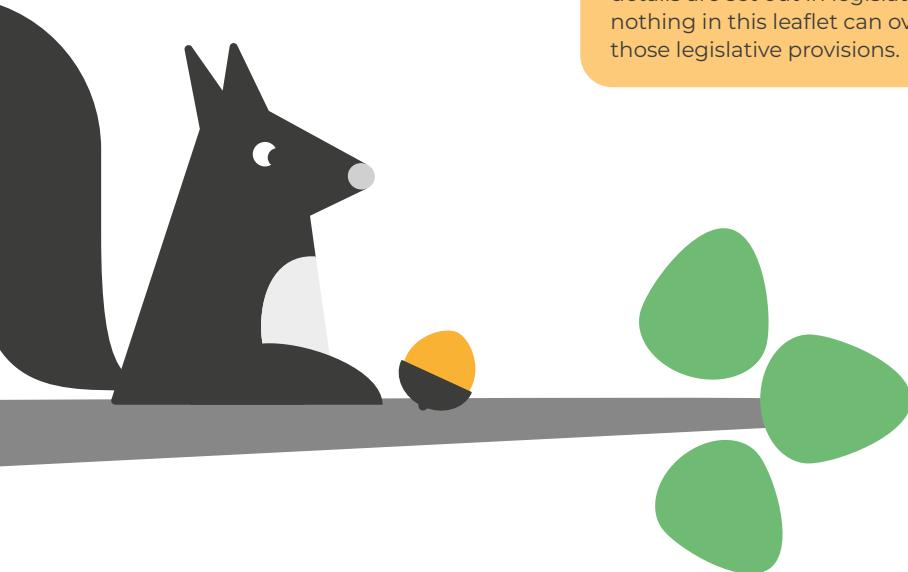
## The first stage

You must ask the PSC to consider your complaint. You will get a written explanation of their findings within 2 months, 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**.

## 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**.

**Note:** This leaflet does not cover every aspect of the IDRP. 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 using the Internal Dispute Resolution Procedure?**

**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 IDR if:

- proceedings have started in court or a tribunal;
- 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 Money and Pensions 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 reviewed and approved by the Trustee of the RMPP before being sent to you.

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

**A** - The IDR 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 IDR decision?**

**A** - Yes. You have the right to ask The Pensions Ombudsman to consider your complaint. Before doing so, the Pensions Ombudsman's office normally expects you to have had a first and second stage decision under the IDR. 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)

### **Money and Pensions Service**

Borough Hall

Cauldwell Street

Bedford, MK42 9AB

Phone: **01159 659570**

Website: [www.maps.org.uk/en](http://www.maps.org.uk/en)

### **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**

Sixth Floor,

1 George Yard,

London, EC3V 9DF

