

PCSPS(NI)

Principal Civil Service Pension
Scheme (Northern Ireland)



Department of
**Finance and
Personnel**

www.dfpni.gov.uk

If you have a complaint about your pension



Civil Service Pensions

This leaflet provides an outline for scheme members of how the internal dispute resolution (IDR) procedures work in the Principal Civil Service Pension Scheme (Northern Ireland) [PCSPS(NI)] pension arrangements. It does not cover every aspect; the full details of how the IDR must operate are contained in The Occupational Pension Schemes (Internal Dispute Resolution Procedures) (Consequential and Miscellaneous Amendments) Regulations (Northern Ireland) 2008. You should note that nothing in this leaflet can override the regulations. In the event of any unintentional differences, the regulations will apply.

If you have a problem with your benefit entitlement as a member of the PCSPS(NI) (even if you are not a civil servant), the best way to sort it out is simply to contact us as we are responsible for the day-to-day administration of the scheme. On the rare occasions when matters cannot be sorted out in this way, the scheme has a formal but easy-to-use and effective complaints procedure in place known as IDR.

All occupational pension schemes must have an IDR procedure for sorting out disagreements about pension benefits between:

- scheme members and administrators; and
- scheme members and managers.

We are the organisation responsible for the day-to-day administration of the schemes. The Scheme Manager is the Head of Civil Service Pensions Branch.

The IDR procedures cover any disagreement under the PCSPS(NI) pension arrangements including the:

- Civil Service Injury Benefit Scheme (Northern Ireland) [CSIBS(NI)];
- Civil Service Compensation Scheme (Northern Ireland) [CSCS(NI)];
- Northern Ireland Civil Service Additional Voluntary Contribution Scheme (NICSAVCS);
- In limited circumstances, the partnership pension account.

To make a complaint you must be:

- an active, deferred or pensioner member;
- a widow, widower, surviving civil partner or a dependant of a member who has died;
- anyone who has been a member in the last six months;
- pension credit members; or
- anyone claiming to be in any of these categories.

The complaints procedure

First stage - the right to receive from us a written explanation of a decision made in response to a complaint.

Second stage - you have the right to appeal to the Scheme Manager (Head of Civil Service Pensions Branch) against our decision. The Scheme Manager will issue a written determination of the complaint.

Q How does the complaint procedure work?

A If you are in dispute with us, you can ask for a written explanation of the decision that we have made. We call this written explanation a first stage decision and we have to make our decision within four months of receiving your appeal. In order to support your appeal at the first stage you can provide any further evidence you may have. We will take this into consideration when making our decision.

You have the right to appeal to us against the first stage decision. We will give you the forms you need to fill in if you want to appeal. The Scheme Manager will then make a second stage decision.

Q What types of complaint can be dealt with?

A Any matters concerning benefit entitlement and treatment under scheme rules can be dealt with under the IDR procedures. But the procedures cannot deal with employment issues. For example, we could not consider a complaint about the terms of a contract of employment leading to exclusion from the PCSPS(NI). It is very unlikely that we would uphold a complaint just about what the scheme rules contain (rather than how they are applied).

Q Who can I ask for help?

A You can ask someone to take your complaint forward on your behalf. This can be, for example, a trade union official, welfare officer, your husband or wife, a partner, or a friend. You may contact The Pension Advisory Service (TPAS) for help at any time during the IDR procedure. Their address is at the end of this leaflet.

Q Is there a time limit?

A Yes, if you want to ask for a second stage decision, you must do so within six months from the date of the first stage decision.

Q How does the Scheme Manager make the second-stage decision?

A The Scheme Manager will review all the papers on your file concerning the complaint and any evidence you have provided to support your appeal. Based on this evidence it will then be determined whether your appeal can be upheld.

Q When can I expect a reply?

A The Scheme Manager has to issue a written notice of their decision within four months of receiving your appeal or, if later when they receive the information needed to make a decision. When it is clear that they cannot meet the four-month deadline they will write to you explaining why there is a delay and giving a new target date for when the investigation will be completed.

Q Can I appeal against the Scheme Manager's decision?

A Yes. Their written decision will tell you that:

- TPAS can help members with any difficulties that they are unable to sort out with the managers; and
- the Pensions Ombudsman is available to investigate any complaint alleging injustice as a result of maladministration by Civil Service Pensions. Before contacting them, the Pensions Ombudsman's Office normally expect you to have:
 - been given first- and second-stage IDR decisions: and
 - asked for the help of TPAS.

Q Is there a time limit?

A Yes, the Ombudsman will normally only investigate a complaint within three years of the relevant act or omission or within three years of the date you knew or reasonably ought to have known of it happening.

Q Can I appeal against the Ombudsman's decision?

A The Ombudsman's decision is final for all concerned. An appeal to the High Court can only be made on a point of law.

Q Can I complain about my partnership account provider?

A Not to us. You can complain to:

Financial Ombudsman Service
183 Marsh Wall
London E14 9SR

Tel No: 0845 080 1800.

Other information

How do I find out more?

The Pensions Advisory Service (TPAS) can be contacted at:

TPA
11 Belgrave Road
London
SW1V 1RB

Website: www.pensionsadvisoryservice.org.uk
e-mail: enquiries@pensionsadvisoryservice.org.uk

You can also get a copy of the Pensions Ombudsman's Leaflet 'How We Can Help' from:

The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

Website:
www.pensions-ombudsman.org.uk
e-mail:
enquiries@pensions-ombudsman.org.uk

For more information and advice about specific benefits, please contact us details below.

Contacting us

By Post:

Civil Service Pensions
Waterside House
75 Duke Street
DERRY/LONDONDERRY
BT47 6FP

By Telephone: 028 7131 9000

By Fax: 028 7131 9234

By Email: cspensions.cpg@dfpni.gov.uk

Internet: www.civilservicepensions-ni.gov.uk

Note: This leaflet provides a straightforward guide to how the IDR procedures operate in the PCSPS(NI). You should note that nothing in this leaflet can override the regulations. In the event of any unintentional differences, the regulations will prevail.

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