



PENSIONS BOARD

Complaints and Independent Dispute Resolution Procedure

Policy summary

As part of the effective governance and administration of our schemes, and in accordance with The Pensions Regulator's expectations, we have processes and procedures in place to decide pension disputes quickly and effectively.

While we are committed to providing the highest levels of service, we acknowledge that mistakes are sometimes made, and members will need to raise complaints and disputes with us.

This policy covers:

1. Who can complain or use IDR
2. The disputes it covers
3. How we respond to informal complaints
4. Both stages of our formal IDR
5. Referral rights to other organisations

Purpose & Scope

This note explains how you or your dependants can resolve disputes with the Church of England Pensions Board (**the Board**), which is the Trustee of the Church Administrators Pension Fund (**CAPF**), Church Workers Pension Fund (**CWPF**) and the Church of England Funded Pension Scheme (**CEFPS**), together (**the Schemes**).

Clergy pensions accrued before 1 January 1998 are covered by the Church of England Pensions Measures (**CEPM**). Whilst not Trustee of CEPM, the Board administers and pays these entitlements.

Employees of the Board and the Church Commissioners prior to 2000 are members of the Church Commissioners' Superannuation Scheme (**CCSS**).

Complaints about either of these arrangements should still be addressed to the Board, which will forward them to the appropriate body (if necessary).

Who can complain or use the IDRP?

- 1) Scheme members. This includes anyone who:
 - a) is actively accruing benefits,
 - b) has left active membership with preserved benefits, or,
 - c) is currently receiving a pension.
- 2) Prospective Scheme members. This includes someone who:
 - a) can join the Schemes, or will be able to join after completing a period of service,
 - b) will become a member automatically unless they have opted out, or
 - c) can join if their employer agrees.
- 3) A widow, widower, civil partner or surviving dependant* of a Scheme member or any other person who, on the death of the member, is entitled to the payment of benefits under the scheme,
- 4) A person who claims to be in one of these categories, or,
- 5) A person who has stopped being a person in the first three categories above.

*Broadly, a "dependant" is a surviving child who is under 18, or under 23 and still in full-time education, or someone who is financially dependent or interdependent on you.

You can ask someone else to complain on your behalf. If you do this, please include a letter giving us your authority to deal with this person.

If a complainant has died, his or her personal representative can complain on their behalf. If this is the case, please include a copy of probate for the deceased's estate or other evidence that you have authority to act for the deceased member's estate.

What types of disputes can Complaints and the IDR cover?

The IDR and complaints policy covers disputes between you and the Board involving matters relating to the Schemes. If your dispute relates to the Schemes but involves your employer, you should check whether they have a grievance procedure as the IDR cannot be used for such disputes.

We cannot investigate a complaint if it is subject to court or Employment Tribunal proceedings, or if The Pensions Ombudsman is investigating it.

Complaints

We will always try to offer the best possible service to members of all Board-administered schemes.

However, despite our best efforts, errors are sometimes made. Where the mistake is small or straightforward, we will try to resolve it informally with you as soon as we become aware of it, or within 10 working days of you raising it with us.

For more serious complaints that can't be resolved informally, we have a formal, written IDR.

How does the IDR work?

There are two stages. The Board's Chief Executive will consider your complaint at stage one and provide a decision. If you are dissatisfied with this decision you can apply to the Board to review this under stage two.

It should take us no more than two months, from the day we receive your complaint, to write back to you with a decision under stage 1, provided we have all the information we need. Similarly, we aim to write back to you within 2 months about any complaint being looked at under stage 2. As well as an explanation of the decision, we will:

- confirm whether the original decision has been upheld or changed, and
- include reference to any legislation or Scheme documents we considered.

If we need more than two months to decide, we will write and let you know when you can expect a decision.

Stage One

Wherever possible, please apply in writing and include:

- your full name, address, and date of birth,
- which scheme your complaint relates to,
- if you are not a Scheme member, how you are related to the member,
- if you are a representative, please let us know:
 - your full name, contact details and profession (if working in a professional capacity)
 - your authority to act on their behalf (e.g. grant of probate or a letter of authority signed by the complainant which we will need to see),

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- where we should send correspondence and documents, i.e. direct to the complainant or to you as the representative.
- What you think has gone wrong and what you would like us to do about it.

We may need further information before we can decide. If we do, the Pensions Director will write to you to ask for this. If you have any queries about the information you should provide, please contact the Pensions Director.

The Chief Executive will reply with our decision and explain your right to ask the Board to reconsider the decision.

Stage Two

If you are dissatisfied with the stage one decision you can apply to the Board under stage two. You must do this within six months of the date you receive the stage one decision.

If you would like to do this, please apply in writing and include any additional, relevant information not provided previously under stage one, plus:

- a statement that you wish the dispute to be reconsidered by the Board, plus,
- the reasons why you are dissatisfied with the stage one decision.

The Board will reply with its final decision, but you can still take your dispute forward with The Pensions Ombudsman if you want to take it further.

The Pensions Ombudsman

You have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal 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 later, 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 in exceptional cases.

The Pensions Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf London, E14 4PU

Tel: 0800 917 4487

Email: CentralSupportMailbox@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

For more information on how to submit a complaint to The Pensions Ombudsman visit:

www.pensions-ombudsman.org.uk/making-complaint

For general guidance concerning your pension arrangements visit the MoneyHelper website:

<https://www.moneyhelper.org.uk/en/pensions-and-retirement>

Excellence

We take pride in doing a good job

Integrity

We are trustworthy

Respect

We treat everyone with dignity
