

# Customer Care Charter, Complaints & Compliments

## Our service standards

We are dedicated to looking after the pension rights of our scheme members and we have set out standards for the services we provide.

**We aim** to provide the best possible service and when you contact us our staff will:

- deal with you promptly, efficiently and fairly and in an easy to understand way
- let you know our service standards
- get back to you as quickly as possible with information if we can't answer your query on the spot.
- treat you with respect.
- treat you as an individual.

## What you can expect from us:

### New members

#### Joining the scheme

- We will send you confirmation of your membership in the scheme within 20 working days of receiving the information from your employer. **Transferring pension in**
- If you choose to defer your decision on transferring pension in, we will send you one reminder before the deadline for a decision.
- We will tell you what scheme membership your previous pension would buy within 10 working days of us receiving the information.

### Current members

- We will send you a newsletter to the address provided by your employer. The newsletter will let you know that your annual pension forecast is available online to help you plan for your retirement.
- We will provide an online facility to allow you to model your retirement benefits at different dates.

### If you die while paying into the Scheme

- We will pay a lump sum death grant within seven working days of getting the necessary documentation.
- Let anyone who is to receive a dependents' pensions know the amount due within five working days of receiving the documents that we need.
- Pension will be paid on the next pay date (currently 15th of month in arrears) after all documentation has been received.

### When you leave the Scheme

- We will notify members holding more than 3 months, but less than 2 years' service, of their options at leaving. As there is a one month and a day lying period, the target is within 10 days of the end of the lying period or after the employer providing full leaving information if later. There is a one month qualifying period before we can process any refunds. We will pay refunds within 7 working days of receipt of your completed declaration and bank details.
- When you wish to transfer your pension to another provider, we will issue you a guaranteed cash equivalent transfer value (CETV) within 10 days of your request as long as we have all the necessary information.
- We will pay a CETV within 10 working days of receiving all completed transfer discharge forms.

If you choose to leave your benefits with us until you retire:

- We will notify you of your options within 10 days of receiving the leaving details you're your employer.
- provide you with an annual newsletter letting you know that your annual pension forecast is available online. This will show the current value of preserved benefits (as increased in line with inflation). You can request a paper copy of your forecast if you prefer.
- Where we do not hold a valid address, we will make every effort to contact you to provide you

with an annual newsletter but it is up to you to tell us if you change address.

### When you retire

- We will pay retirement benefits within seven working days of the Lothian Pension Fund receiving your completed retirement declaration form.
- Return original birth/marriage/civil partners certificate by recorded delivery.
- We will send a pension payslip for your first pension payment. Thereafter, we will send you a monthly pension payslip twice a year in April and May. We will send an additional monthly payslip if there is a change to your pension over the value of £10.00.

### Retired members

- We will send you a newsletter and annual report summary at least once a year.
- When we are notified of the death of a pensioner, we will calculate any dependents' benefits within five working days of receiving the documents that we need.

### When you contact us:

by telephone, we will

- answer the phone within 30 seconds.
- give you our name when we answer your call.
- return messages within one working day.
- deal with your enquiry or complaint on the spot if we can or return your call within one day.
- tell you what we can do and when. If we can't help you immediately, give you a timescale to get back to you. If we can't help you, we will try to tell you who can help.

- **When you contact us:**

by letters and emails, we will:

- answer your letters and emails within 10 working days of receiving them, or keep you updated if an answer will take longer.
- make our letters clear and easy to understand.

In person we will:

- offer you a private room.
- have user friendly public offices with clean and tidy reception areas.

- wear identification badges and tell you our name when dealing with you.
- help you to fill in forms if you need help.
- arrange for you to see someone of the same sex as you, if you need us to.

We will always be helpful to anyone who contacts us on your behalf but may need your authorisation to give information to someone who is helping you.

At Lothian Pension Fund, we are committed to providing our members with excellent customer service and value all your comments and suggestions.

### If things go wrong

Sometimes things go wrong and this leaflet will help you through the process of making a complaint and tells you what we will do to resolve it.

### When things go right

We also need your feedback to tell us what we are doing right, and where improvements can be made.

### Let us know what you think

We want to hear how you found our service. Was something not quite right and left you unhappy with our service? Was the service you received exceptional or do you want to make a suggestion on how we can do things better?

Let us know how we did by contacting us in any one of the ways shown on the back of this leaflet or filling in the form at the end of this leaflet and send it back to us.

### What happens after you contact us?

#### Suggestions and compliments

we will acknowledge your suggestion or compliment within 10 working days. We will let you know what we have done in our response.

#### Complaints

Our complaints processes are on the back of this leaflet and explains how we deal with different types of complaints – the service we have delivered and how pension rules were applied.

## How we handle complaints

<p><b>OUR SERVICE</b></p> <p><b>Complaints about the service you have received from Lothian Pension Fund</b></p>	<p><b>PENSION RULES</b></p> <p><b>Complaints about how pension rules are applied by:</b></p> <p><b>LOTHIAN PENSION FUND</b></p> <p>For example decisions relating to:</p> <ul style="list-style-type: none"> <li>• benefit calculations or payments</li> <li>• previous membership</li> <li>• transfer in/out</li> <li>• AVCs</li> </ul>	<p><b>PENSION RULES</b></p> <p><b>Complaints about how pension rules are applied by:</b></p> <p><b>YOUR EMPLOYER</b></p> <p>For example decisions on:</p> <ul style="list-style-type: none"> <li>• entitlement</li> <li>• discretion</li> <li>• ill health</li> <li>• early leavers</li> <li>• contribution rates</li> </ul>
<p>When you make a complaint we will make every attempt to resolve it on the spot.</p> <p>If this is not possible, the Pensions Administration Manager will investigate the matter and respond to you within 20 working days.</p>	<p>In the first instance you should write to the Pensions Administration Manager with full details of the decision you wish reviewed. We will investigate the matter and send a written response within 20 working days of your request or review. If the investigation will take longer, we will keep you informed of when you can expect a response.</p> <p>If a complaint cannot be resolved by the Pensions Administration Manager you can appeal the decision to an independent appointed person <u>within 6 months</u> of the date of the notification or act of omission you are complaining about. This is stage 1 of the IDR procedure. You will be given details on how to appeal in our reply to the first step.</p>	<p>Contact your employer who will investigate your complaint in line with the internal disputes policy.</p>
<p><i>If you are still not satisfied once been through our complaints process:</i></p> <p>You can make a formal complaint to:  The Pensions Ombudsman  11 Belgrave Road, London, SW1V 1RB  Tel: 020 76 30 22 00  <b>or</b>  Scottish Public Services Ombudsman  4 Melville Street, Edinburgh, EH3 7NS  Tel: 0800 377 7330</p>	<p><i>If you are still not satisfied once been through our complaints process:</i></p> <p>You may apply to the Scottish Ministers to have the decision reconsidered within six months of the date of the notification of the first stage decision. The notification will include a contact address. This is stage two of the Internal Dispute Resolution Procedure.</p>	
	<p>If, after going through the dispute process, you are still not satisfied you can make a formal complaint to:  The Pensions Ombudsman:  11 Belgrave Road  London, SW1V 1RB  Tel: 020 76 30 22 00  Email: <a href="mailto:enquiries@pensions-ombudsman.org.uk">enquiries@pensions-ombudsman.org.uk</a></p>	

# Compliments suggestions and complaints form

I am making a: *(tick box below as appropriate)*

Complaint  Suggestion  Compliment

Have you contacted anyone in Lothian Pension Fund or your employer about this? YES / NO

If 'yes' who did you contact and when:

Please give details of your complaint, suggestion or compliment:

What further action would you wish us to take?

Name:.....

Address: .....

.....

National Insurance number: .....Daytime contact telephone number: .....

Email address: .....Date: \_\_/\_\_/\_\_\_\_

**Return form by post to:**

Lothian Pension Fund  
FREEPOST RRCC-UXEX- HSXR  
Atria One  
144 Morrison Street  
Edinburgh EH3 8EX

By e-mail [pensions@lpf.org.uk](mailto:pensions@lpf.org.uk)

Use the document upload facility by registering or signing into My Pension Online [www.lpf.org.uk](http://www.lpf.org.uk)

# Stage 1 IDRП procedure

Only complete if you wish to make complaint via the Stage 1 IDRП procedure

## 1. Details of scheme member

<b>Name</b>	
<b>Address</b>	
<b>Date of Birth</b>	
<b>Employer</b>	
<b>National Insurance Number</b>	

## 2. Details of person making the complaint

<b>Name</b>	
<b>Address</b>	
<b>Date of Birth</b>	
<b>Relationship to Member</b>	
<b>Telephone number</b>	
<b>Email address</b>	

## 3. Details of Representative acting on behalf of the complainant (if any)

<b>Name</b>	
<b>Address</b>	
<b>Telephone</b>	
<b>Email address</b>	
<b>Whose address should letters go to?</b>	

#### 4. Details of the complaint

A statement of the disagreement together with sufficient details to demonstrate why you are aggrieved must be provided in the space below. Continue on a separate piece of paper if necessary.

**In order to consider the complaint, Lothian Pension Fund and the stage 1 appointed person may need to see the scheme member's health records. They may need to see all the scheme member's records as they need to assess which parts are relevant to the complaint. By signing this form, I authorise Lothian Pension Fund and the stage 1 appointed person to obtain any relevant background information including health data contained in medical reports which they may request for the specific purpose of assisting a decision in respect of my Stage 1 appeal.**

<b>Signed:</b>  <b>(by or on behalf of the complainant)</b>	<b>Date:</b>
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Please return the completed form to: Senior Pensions Administration Manager, Lothian Pension Fund, Atria One, 144 Morrison Street, Edinburgh, EH3 8EX.