

Dyfed Pension Fund

Compliments and Complaints Policy

March 2025



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Customer Care

The Dyfed Pension Fund value members and are committed to providing them with a high-quality service at every stage of their scheme membership.

We are committed to dealing effectively with any feedback members have about our services. If an error has occurred, we will correct this promptly, acknowledge the error and where possible put in procedures to ensure that a similar error does not occur again.

We review complaints regularly and wherever possible, we use this information to improve our service. We also welcome comments and compliments about the services we have provided.

If a member would like to contact the Dyfed Pension Fund, they can contact us by using the contact us section <https://www.dyfedpensionfund.org.uk/contact-us/>.

Responding to members

If we receive a comment or complaint from a member, we will:

- Acknowledge a comment or complaint within **5 working days**, from date of receipt of the letter or email
- Aim to resolve the complaint or comment within **20 working days**, from date of receipt of the letter or email. If a complaint or comment is complex, we may need more time to resolve.
- If we do need more than 20 working days to resolve a complaint or comment, we will contact the member within the 20 working days and indicate how long we expect it to take and continue to give them regular updates in this period.

We will respect the members right to confidentiality and privacy, and we will treat them fairly and in accordance with our commitment to equality.

The person who is investigating a complaint or comment will firstly aim to establish the facts. In some instances, we may ask to meet the member to discuss their concerns.

Delivering outcomes to members

If we formally investigate a complaint, we will let the member know what we have found and we will use their preferred form of communication (such as letter or email), when we will contact them, and if necessary, we will produce a longer report. We will explain how and why we came to our conclusions.

If we find we have done something wrong, we will inform the member, explain what happened and apologise. If we find there is a fault in our systems or the way we do things, we will inform the member concerned what it is and how we plan to make changes to prevent the same thing happening again.

Behaviour standards for members

We believe that all complaints have the right to be heard, understood and respected. However, our employees have the same rights, and we will not tolerate unacceptable behaviour such as aggressive or abusive behaviour or unreasonable demands.

Raising a complaint with The Pensions Ombudsman

Members have the right to refer their complaint to The Pensions Ombudsman (TPO) free of charge.

TPO deals with complaints and disputes which concern the administration and /or management of occupational and pension schemes.

Contact with TPO about a complaint needs to be made within three years of when the event(s) the member is complaining about happened – or, if after, within three years of when they first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

TPO can be contacted at:

Address: **10 South Colonnade, Canary Wharf, London E14 4PU**

Tel: **0800 917 4487**

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

For general requests for information or guidance concerning pension arrangements, members can contact The Pension Advisory Service (TPAS).

TPAS can be contacted at:

Address: **11 Belgrave Road, London SW1V 1RB**

Tel: **0800 011 3797**

Website: www.pensionsadvisoryservice.org.uk/

The Pension Regulator (TPR) is a pension's watchdog which makes sure schemes are run properly and protects members against fraud. Anyone who is worried about a scheme can report to TPR.

TPR can be contacted at:

Tel: **0345 600 0707**

Website: www.thepensionsregulator.gov.uk/

Complaint Timescales

Normally, we will only be able to look at a complaint if we are informed about it within **6 months** of the date that the member first became aware of the problem. However, we may still consider complaints if a member provides a strong reasons for taking longer than 6 months to tell us about the problem. In any event, regardless of the circumstances, we will NOT consider any concerns about matters that took place more than **12 months** ago.

Complaints involving more than one Organisation or Department

If a complaint involves more than one department, we will ask each department to prepare a response and, where possible, we will incorporate these into one letter.

If a complaint involves more than one organisation, we will work with these organisations to address a complaint and to decide who will take the lead in dealing with and responding to the members concerns.

Complaints relating to Freedom of Information or Data Protection

This process does not apply if the complaint relates to a Freedom of Information or Data Protection request because there is a separate process for making complaints about this service. Members can register these complaints by:

Emailing: foia@carmarthenshire.gov.uk

Telephoning: **01267 224 127**

Visiting the Council website: www.sirgar.llyw.cymru

Writing to: **Freedom of Information Enquiries, Chief Executives Department, County Hall, Carmarthen, SA31 1JP**

Complaints regarding the Pension Scheme

If a member disagrees with a decision made by their Employer or the Dyfed Pension Fund in relation to their benefits from the Local Government Pensions Scheme (LGPS), then there is a two stage complaints process in place known as the **Internal Dispute Resolution Procedure (IDRP)**.

Individuals can make a complaint under the IDRP if they are:

- A **Prospective Member**, who is thinking of joining the Scheme;
- An **Active Member**, who is currently contributing to the Scheme;
- A **Deferred Member**, who has left the Scheme, but their benefits remain in the Pension Fund;
- A **Pension Member**, who is currently in receipt of a pension benefit from the Pension Fund.

When making a complaint they can choose someone else to represent their case – a friend, solicitor or union representative for example.

If a member wishes to make a complaint under IDRP, members should complain in writing to whoever they think is at fault, either their employer or Pension Fund, by completing the **IDRP application form** within **6 months** of the problem arising.

Internal Dispute Resolution Procedure (IDRP)

Before going to the trouble of making a formal complaint, the Dyfed Pension Fund would welcome the opportunity to try and resolve the matter informally before taking it any further.

Stage 1: Formal Complaint

Members should complain in writing to whoever they think is at fault, either their Employer or the Dyfed Pension Fund, by completing an application form which can be found online <https://www.dyfedpensionfund.org.uk/media/olecho3b/idrp-ch-2.pdf> within 6 months of the problem arising. The facts of the case will be examined along with the scheme regulations, and any other legislation which is relevant.

Members should receive a written reply within 2 months of receiving their appeal. Confirmation of the decision will be presented, or alternative reasons will be given for the delay in providing the outcome.

For complaints against Employers, members must complete the IDRP form <https://www.dyfedpensionfund.org.uk/media/olecho3b/idrp-ch-2.pdf> and returned to their employer. Employers must notify the member of their Adjudicator in respect of the LGPS, their Job Title and Contact Address.

For complaints against the Dyfed Pension Fund, members must complete the IDRP <https://www.dyfedpensionfund.org.uk/media/olecho3b/idrp-ch-2.pdf> application form and returned to the:

Pensions Manager, Dyfed Pension Fund, County Hall, Carmarthen, Carmarthenshire, SA31 1JP.

Stage 2: Further Appeal If a member is unhappy with the Stage 1 decision, they have 6 months to appeal to a Stage 2 Adjudicator appointed by the Dyfed Pension Fund. Members must make a Stage 2 appeal in writing, which should be accompanied by the Stage 1 decision.

Members can also go straight to Stage 2 if:

- they have gone through Stage 1 and haven't had a reply within 3 months of making their appeal; or

- they have gone through Stage 1 and haven't received a decision within a month of the date they were told they would receive it.

The Stage 2 Adjudicator should reply to the member within 2 months of receiving their complaint. For all Stage 2 appeals members must complete the IDR application form and return to: **The Pensions Referee, Head of Administration & Law, Carmarthenshire County Council, County Hall, Carmarthen, Carmarthenshire, SA31 1JP.**

Review Process

The Compliments and Complaints Policy will be reviewed every three years. The Compliments and Complaints Policy was approved by the Pension Committee on the 26th March 2025 and will be reviewed in 2028.

Contact Information

For further information or enquiries regarding our communication policy, members are encouraged to contact us via:

Post:	Dyfed Pension Fund County Hall Carmarthen SA31 1JP
e-mail:	Pensions@Carmarthenshire.gov.uk
Telephone:	01267 224 893