



Internal Dispute Resolution Procedure

Should you disagree with a decision made by your Employer or the Pension Fund in relation to your benefits from the scheme, there is a two stage complaints process in place known as the Internal Dispute Resolution Procedure (IDRP).

You are able to make a complaint under the IDRP if you 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 your benefits remain in the Pension Fund; or
- a **Pension Member**, who is currently in receipt of a pension benefit from the Pension Fund.

When making your complaint, you are able to choose someone else to represent your case - a friend, relative, solicitor or union representative for example.

Stage 1: Formal Complaint

You should complain in writing to whoever you think is at fault, either your Employer or the Pension Fund, by completing the detachable application form within **6 months** of the problem arising. The facts of your case will be examined along with the scheme regulations, and any other legislation which is relevant.

You should receive a written reply within **2 months** of receiving your particulars. Confirmation of the decision will be presented, or alternatively reasons will be given for the delay in providing the outcome.

For complaints against your Employer, please complete the attached form and return to your employer.

For complaints against the Pension Fund, please complete the attached form and return to:

**Pensions Manager
Torfaen County Borough Council
Civic Centre
Pontypool
Torfaen
NP4 6YB**

Stage 2: Further Appeal

If you are unhappy with the Stage 1 decision, you have **6 months** to appeal to a Stage 2 referee appointed by the Pension Fund. You must make your Stage 2 appeal in writing, which should be accompanied by the Stage 1 decision.

You can also go straight to Stage 2 if:

- You have gone through Stage 1 and haven't had a reply within **3 months** of making your appeal; or
- You have gone through Stage 1 and haven't received a decision within **a month** of the date you were told you would receive it.

The Stage 2 referee should reply to you within **2 months** of receiving your complaint.

For Stage 2 appeals against a determination made by your Employer please complete the attached application form and return to	For Stage 2 appeals against a determination made by the Pension Fund please complete the attached application form and return to
The Pension Manager Greater Gwent (Torfaen) Pension Fund Torfaen County Borough Council Civic Centre Pontypool Torfaen NP4 6YB	The Head of HR and Pensions Resources Directorate Torfaen County Borough Council Civic Centre Pontypool Torfaen NP4 6YB

The Pensions Advisory Service (TPAS)

Before asking for TPAS' help in resolving your appeal, you must have already tried to settle it by means of the IDRPs. Hereafter, TPAS is available for assistance in connection with any pensions query.

You can either get in touch with a local TPAS adviser through your Citizens Advice Bureau, or alternatively you can contact their central office:

**11 Belgrave Road
London
SW1V 1RB**

Tel: 0845 601 2923

Pensions Ombudsman

The Pensions Ombudsman may investigate and determine any complaint or dispute of fact or law in relation to an occupational pension scheme. Pension schemes and members must normally go along with the Ombudsman's decision unless it is overturned by a court. The Pension Ombudsman's office will normally have expected you to have:

- Been given first and second stage IDRPs decisions by the LGPS; and
- Asked for help from TPAS

Please note that you must refer your complaint to the Ombudsman within **3 years** of the event about which you are complaining, or within **3 years** of when you first became aware of the problem.

The Ombudsman's contact details are:

**11 Belgrave Road
London
SW1V 1RB**

**Tel: 020 7630 2200
Fax: 020 7821 0065
E-mail: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk**

The Pensions Regulator

The Pensions Regulator is a pensions watchdog which makes sure schemes are run properly, and protects members against fraud. Anyone who is worried about a scheme can report to The Pensions Regulator.

The Regulator's contact details are:

**Napier House
Trafalgar Place
Brighton
BN1 4DW**

Tel: 0870 606 3636

