



## **TfL Pension Fund Internal Dispute Resolution Procedure**

### **1. Introduction**

- 1.1 We aim to run the Fund so that members do not have any cause for complaint. However, if you do have a problem, you should, in the first instance, raise it informally with the Fund Office, which can be contacted at:

TfL Pension Fund  
4<sup>th</sup> Floor  
200 Buckingham Palace Road  
London  
SW1W 9TJ

Tel: 020 7126 4000

Office Hours: Monday - Friday, from 08.30 - 16.30

- 1.2 If it is not possible to resolve your problem in this way, you may be able to use our formal dispute resolution procedure. Under this procedure, your complaint will be considered and decided upon by the Head of Pensions when you make a complaint, and by members of the Trustee Board if you appeal against the Head of Pensions' decision. The details are set out below.

### **2. Who can make a complaint**

- 2.1 You may use the formal dispute resolution procedure if you are, or have previously been:
- i) An employee or former employee who is entitled to benefits under the Fund that are not yet in payment.
  - ii) A pensioner of the Fund.
  - iii) A widow, widower or dependant or any person who is entitled to benefits under the Fund in respect of someone who died while in one of the two categories above.
  - iv) An employee who is not a Fund member but who may be entitled to become a member at a future date.
  - v) Any person who is not an employee or former employee but who is a member of the Fund as a result of a Pension Sharing Order
  - vi) A person claiming to be in any of the above categories.
- 2.2 If you have a complaint that is already the subject of proceedings in any Court or Tribunal or is being investigated by the Pensions Ombudsman, it may be dealt with under this procedure at the discretion of the Trustees.

- 2.3 This dispute resolution procedure does not apply to any disagreement you may have with the employer, even if the disagreement is about the Fund.

### 3. Making a complaint

- 3.1 You should make your complaint, in writing, to the Head of Pensions at the address referred to at 1.1 above. An official form for this purpose is available from the Fund Secretary at the Fund Office or it can be downloaded from the Fund's website at [www.tflpensionfund.co.uk](http://www.tflpensionfund.co.uk)
- 3.2 You will need to give full details of your complaint. Your application should include your name, address, date of birth and National Insurance number (or those of the member who has died if you are the widow, widower or dependant).
- 3.3 If you prefer, you may appoint a representative to make and progress your complaint for you. In this case you will need to give your representative your signed authority for him/her to act on your behalf. This should be attached to the written complaint.
- 3.4 You and/or your representative have the right to attend a meeting with the Head of Pensions in order to give evidence in person. The Head of Pensions will not, however, be able to consider new written evidence brought to such a meeting.
- 3.5 You should make your complaint within six months of the date on which you became aware of the act or omission which gives rise to your complaint. If there are exceptional circumstances preventing you from making a complaint within six months, the Head of Pensions would still be able to consider your complaint.

### 4. Once you have made a complaint

- 4.1 We will normally acknowledge receipt of your complaint within five working days of receipt. If you do not receive an acknowledgement, please contact the Fund Office to check that your complaint has been received.
- 4.2 The Head of Pensions will arrange to consider your complaint within six weeks of receipt. With our acknowledgement of receipt, we will tell you the date when your complaint will be considered and will invite you and/or your representative to attend a meeting with the Head of Pensions, if you so wish, in order for you to be able to give evidence in person.
- 4.3 If you and/or your representative intend to attend the meeting with the Head of Pensions in order to give evidence in person, copies of appropriate papers being considered by the Head of Pensions are available on request ahead of the meeting. Copies of any papers being considered will only be issued to your representative if you have given consent within your application. Any mistakes on the forms/papers can be corrected at the meeting and will not be used as a reason for turning down a submission.

- 4.4 Although in most cases the Head of Pensions will consider your complaint, the Head of Pensions has the right to nominate another senior member of the Fund Office to consider your complaint, in particular if the Head of Pensions is not available or if it is not appropriate for the Head of Pensions to take the decision. You will be notified if this is the case.
- 4.5 In considering your complaint, the Head of Pensions may request further information from you in aid of their deliberations. You will be notified if this is the case. Please ensure that any further information requested is provided promptly and in any event within six months of the request in order to allow the Head of Pensions to reach a decision without lengthy delay.
- 4.6 The Head of Pensions aims to notify you of the decision, in writing, within one month of the meeting at which your complaint was considered. The decision will refer to any legislation and/or sections of the Fund Rules that the Head of Pensions has relied upon in reaching their decision.
- 4.7 If there is likely to be a delay in the Head of Pensions reaching a decision, we will let you know as soon as practicable of the reasons for the delay and the date by which you can expect a response.

## 5. Appealing against the Head of Pensions' decision

- 5.1 If you are not satisfied with the Head of Pensions' decision you may refer your complaint to the Appeals Committee of the Trustee Board ('the Appeals Committee'). The Appeals Committee is comprised of directors of the Trustee Board.
- 5.2 You must submit your appeal application, in writing, to the Appeals Committee within six months of the date of the Head of Pensions' decision, otherwise it will not be considered. This should include the same information as contained in your complaint to the Head of Pensions. **You will need to give reasons why you are dissatisfied with the Head of Pensions' decision** and attach a copy of that decision to your application. An official form for this purpose is available from the Fund Secretary at the Fund Office.

## 6. Once you have made an appeal

- 6.1 We will normally acknowledge your application for an appeal within five working days of receipt. If you do not receive an acknowledgement, please telephone the Fund Office to check that your appeal has been received.
- 6.2 The Appeals Committee meets every two months. When your appeal is acknowledged, we will tell you the date of the meeting that will consider your appeal and will invite you and/or your representative to attend, if you so wish, in order for you to be able to give evidence in person.
- 6.3 If you and/or your representative intend to attend the meeting of the Appeals Committee in order to give evidence in person, copies of appropriate papers being considered by the Appeals Committee are available on request ahead of the meeting. Copies of any papers being considered will only be issued to your representative if you have given consent within your application. Any mistakes on the forms/papers can be corrected at the meeting and will not be used as a reason for turning down a submission.

- 6.4 In considering your complaint, the Appeals Committee may request further information from you in aid of its deliberations. You will be notified if this is the case. Please ensure that any further information requested is provided promptly and in any event within six months of the request in order to allow the Appeals Committee to reach a decision without lengthy delay
- 6.5 The Appeals Committee aims to notify you of its decision, in writing, within one month of the meeting at which your complaint was considered. The decision will refer to any legislation and/or sections of the Fund Rules that the Appeals Committee has relied upon in reaching its decision
- 6.6 If there is likely to be a delay in the Appeals Committee reaching a decision, we will let you know as soon as practicable of the reasons for the delay and the date by which you can expect a response.

## 7. Professional costs

Please note that it is not the Trustee's practice to reimburse members or their representative should they choose to take professional advice such as legal or financial advice, whilst making a complaint at both stages of the IDR procedure. Nor is it the Trustee's practice to reimburse members or their representative in relation to their expenses incurred in attending a meeting either with the Head of Pensions or the Appeals Committee.

## 8. Further Action

If you are dissatisfied with the Appeals Committee's decision, you may refer your case to The Pensions Advisory Service (TPAS) or to the Pensions Ombudsman. Their addresses will be set out in the letter giving the Appeals Committee's decision.

*The Trustee may change the dispute resolution procedure from time to time.*

**Issued by TfL Trustee Company Limited, as Trustee of the TfL Pension Fund.**

**July 2009**