

Re: ^_Pensions^_ ^_Ombudsman^_ ^_Service^_ ^_PO^_ -^_12279^_

De: Ian McInnes (ian.mcinnnes@yahoo.com.mx)

Para: judy.johnson-smith@pensions-ombudsman.org.uk

Fecha: martes, 22 de marzo de 2016 9:48 GMT-6

Dear Ms Johnson-Smith

Thank you for your prompt and helpful reply, but I have some questions and serious concerns about the procedure I am required to follow.

Nowhere in the information I received from Equiniti Paymaster is there a reference to a formal internal dispute resolution procedure. Under the heading "Complaints Procedure", after some risible statements about how they respond to complaints, one is invited to write firstly to the "Pensions Customer Services Team Leader", and then if not satisfied, to the "Pension Services Manager". Does this correspond to the IDR??

I have not written to Equiniti Paymaster for the following reasons:

- It seems that all communication must be conducted by post. Experience shows that post from Mexico to the UK is inordinately slow (around 3 months) and probably unreliable (I have still not received my Award Letter dated 26th October 2015). I have some reason to believe that registered post from here to the UK is rather faster at 12-20 days, but Equiniti Paymaster claimed that the form I sent on 8th October 2015 by this means had still not been received by 22nd December 2015. The only other option would be courier, but this is very expensive (and of course would only apply in one direction); I am already in a difficult position having been denied pension that I should have received from 13th September 2015.
- With my experiences of Equiniti Paymaster to date, I can have no confidence that they would consider themselves under any obligation to respond. The nub of my complaint is persistent unresponsiveness, following gross negligence in the creation and processing of their form. This has applied within several departments, and continued even after efforts by Veterans UK, their client. Especially bearing in mind the problems with the post, I fear that many months (probably years) would pass without any progress, during which I must try to manage without my pension.
- I think that the conduct of Equiniti Paymaster in this case is sufficiently serious to make self-investigation quite inappropriate. Clearly this company believes that it can get away with its intransigence, and avoid having to admit any liability for its gross negligence or to make any payment. Having seen the requirements on my side to deal with the matter, I can understand why.

I would be grateful if you could advise me of my options in these circumstances. Veterans UK have shown every willingness to help in the matter, and are clearly in a position to know the appropriate contacts within Equiniti Paymaster; yet to date they have not managed to elicit a response. Given the difficulties I would have in pursuing my case with Equiniti Paymaster directly, I wonder whether Veterans UK could follow the process on my behalf, if they were willing to do so? I am also wondering whether prosecution might be an option in my case?

Apart from my own particular circumstances, I am outraged that this company can apparently act with impunity to the considerable detriment of the pensioner. I feel it important to deal with this company in such a way as to prevent others being victims of its disgraceful conduct.

If you would like more information (for example scans of the general information from Equiniti Paymaster) please let me know. I did not include this on my website, and have no scanner here at the moment.

Thank you for your attention,
Ian McInnes.

De: Judy Johnson-Smith <judy.johnson-smith@pensions-ombudsman.org.uk>
Para: "ian.mcinnnes@yahoo.com.mx" <ian.mcinnnes@yahoo.com.mx>
Enviado: Martes, 22 de marzo, 2016 5:30:54
Asunto: Pensions Ombudsman Service

Our Ref: PO-12279

22 March 2016

Dear Mr McInnes

Armed Forces Pension Scheme

Thank you for your email of 20 March 2016.

Before we can investigate your complaint, it is a legal requirement that you must have tried to resolve it through the Scheme's formal internal dispute resolution procedure (**IDRP**). There are usually two stages to the IDRP, although some schemes only have a one stage process. Having looked at the information you have sent us, it does not appear that your complaint has been through this process.

The IDRP must be attempted, even where the Scheme has indicated that the IDRP would serve no useful purpose or where they have already responded to your complaint on an informal basis. Even if you have already received a response to your complaint from the Scheme, unless it specifically states that it is a response under the formal IDRP, it is unlikely that this requirement has been met.

As a result, you will need write to your contact at the Scheme again and ask that your complaint is formally considered under the Scheme's IDRP.

It is up to you how you set out your complaint, but I attach a template letter which may help you when writing to the Scheme. You can complete the template and send it to the Scheme at the address given on previous letters you have received.

If the Scheme says they will not deal with your complaint, or they do not respond within the timeframe set out in their IDRPs, please let me know as soon as possible. If you are still unhappy once you have completed the IDRPs, it may still be possible to bring a complaint to us.

But please note that a complaint should usually be made to us within three years of when you became aware (or reasonably ought to have become aware) of the problem you are complaining about.

In some cases, we can deal with a complaint made outside the three year limit, particularly if it has been delayed due to the completion of the IDRPs. However, I must stress that we will not be able to confirm whether we can investigate until after completion of the IDRPs. This means that, for the time being, our time limits will continue to run.

As a result, it is important that you write to the Scheme and complete the IDRPs as soon as possible.

If you still wish to complain to us after the IDRPs has been completed, you will need to send us copies of the IDRPs decision letter(s).

We find that people often benefit from using the Pensions Advisory Service (**TPAS**) before making a complaint to us. TPAS provide free independent advice and may help you resolve your complaint without having to come back to us. Even if they cannot resolve your complaint, they can help you with preparing your complaint to us. Further information about TPAS can be found at www.pensionsadvisoryservice.org.uk or you can call them on 0300 123 1047.

I attach a copy of our booklet, "Complaint about your pension? Here's how we can help" which explains how we work and what we consider. If you require any further information, please let me know.

Yours sincerely

Judy Johnson-Smith | Investigation Assistant | 020 7630 2208

[Pensions Ombudsman Service](#)

www.pensions-ombudsman.org.uk

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