

Re: Your pension enquiry - 157047 CRM:00670429

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

Para: Paul.Hays@PensionsAdvisoryService.org.uk

Fecha: domingo, 24 de abril de 2016 15:39 GMT-5

Paul,

Thank you for your reply and links to further information.

Firstly, I can state that Equiniti Paymaster (the paying agent) has finally acknowledged the correctness of the information I supplied on their form, and has now made payment. Did you contact Equiniti Paymaster over my case? (if so, I am very grateful that you succeeded where Veterans UK did not!) Otherwise, it seems strange that they are now communicating after several months of radio silence. I had long since given up on receiving anything from them without some form of coercion.

But in any case, I can hardly be happy for it to have taken all this time to resolve, given the blatant errors on their part, and the simplicity of resolving them; especially since numerous efforts on my part to explain the requirements have apparently gone unheeded. The form I completed and sent on 8th October 2015 would have enabled them to make payment immediately (as have numerous other parties in the UK on being supplied these banking details).

The document you attached giving the IDRPs does not appear to be relevant, since it deals only with the pension administrator (in my case Veterans UK). Your information makes clear that complaints and any IDRPs must be against the party responsible; in my case this is Equiniti Paymaster, which this document does not even mention. And yet an Armed Forces Newsletter dated 2015 from Equiniti Paymaster gives this document as the reference for their IDRPs.

So it appears that Equiniti Paymaster has no IDRPs. Their Complaints Procedure and associated information can be viewed [here](#). You will see that this appears to deny any access to the Pensions Ombudsman. This is clearly a matter of general concern.

The front page of my website is:

<http://www.vivazamora.mx/ArmyPensionFiasco>

where a complete list of all the correspondence involved can be found.

I would be grateful if you would consider the following issues as described above:

- The apparent lack of any IDRPs for Equiniti Paymaster, and consequent immunity of Equiniti Paymaster to investigations by the Pensions Ombudsman.
- How I can progress my particular case.

Compensation I gather is likely to be little or none, even though I have sustained significant financial losses in addition to the considerable trouble and stress. But I would like to deter Equiniti Paymaster from further such misconduct and consequent misery for others.

I will be promulgating any information I receive, so this will benefit many others in a similar situation to mine. It does seem to me that those in the Armed Forces receiving pensions from Equiniti Paymaster are effectively being denied the possibility of redress.

Ian.

De: Paul Hays <Paul.Hays@PensionsAdvisoryService.org.uk>
Para: "'ian.mcinnnes@yahoo.com.mx'" <ian.mcinnnes@yahoo.com.mx>
Enviado: Miércoles, 20 de abril, 2016 3:59:32
Asunto: Your pension enquiry - 157047 CRM:00670429

Dear Ian,

Thank you for your enquiry.

You wrote:

"I have received no payment on an Army Pension due to me from 13/09/2015, as a result of gross negligence and intransigence by Equiniti Paymaster. I was required to supply my bank account details on a grossly erroneous form of EP's creation (I cannot present UK cheques here in Mexico). I gave information and explanation that would both enable payment to be made, and prompt them to review and correct their form; but EP has done neither. Instead, EP rejected my form, and stonewalled subsequent attempts to resolve the matter. Veterans UK made several efforts on my behalf, but could also get nothing from them.

Post from the UK is extremely slow (around 3 months), and as a result of this and EP's persistent unresponsiveness, following an internal dispute resolution procedure by post is likely to take years without a successful outcome. And EP's information does not even mention an IDRPs; their Complaints Procedure appears unacceptable on at least two points.

Please see the website I am developing to promulgate this matter:
www.vivazamora.mx/ArmyPensionFiasco

This includes complete content of all correspondence involved. I would be grateful if you could review this, especially their form (link on first page under Definitions table) and Complaints Procedure (Events(main) -> 13 December 2015). Please respond by email.

This should be a very simple case to resolve given EP's patently ridiculous form and disgraceful conduct; yet EP appears to believe it can get away without accepting any fault or making any payment."

Ian,

Thank you for your missive.

I have to say that we are strictly neutral when we attempt to help get this resolved.

In order for us to do so, we need to know that you have made a formal complaint, using their processes.

The disputes procedure is set out in this booklet, which I will presume that you have?

https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/28026/20090731FinalprofoftheIDRPbookletMMP130.pdf

To intercede on your behalf, if we agree that there is a case to answer, we will need your authority to do so. The form for that is attached.

You will need to print it, complete and sign it. You may then scan it and email it back, as it would be impractical to rely on the post it seems.

http://www.pensionsadvisoryservice.org.uk/content/technical-material-files/uploads/form_of_authority_-_2013.pdf

On receipt we may then be able to make contact.

We will need to see the emails and post that between you that each have sent each other to see the "audit trail".

We have no powers to make the respondents do anything, but 85% of cases do typically get resolved this way.

If however, we are unable to help resolve it, whilst we cannot directly refer you to the Pensions Ombudsman (PO) (who must see that you have gone through the full dispute process and have reached an impasse), we can intervene earlier to try and resolve it quickly and amicably. If we cannot do so, you would then only complete and send the PO's form, as they can access our files, saving you the trouble of starting again or repeating the copy of papers.

Ultimately, the PO does have the power to instruct the AFPS to settle the issue and make awards if he thinks suitable. These awards commonly are not high, so expectations, were it to come to this, should be low.

Do have a read of this leaflet. I will apologise that it is in print format.... Do read in page number order!

http://www.pensionsadvisoryservice.org.uk/content/publications-files/uploads/Avoiding_and_resolving_disputes.pdf

Our case number for your dispute is: **157047**

Please use this reference number in any correspondence to us.

I hope that this helps.

Kind regards,

Paul.

Paul Hays
Technical Specialist

Twitter: [@TPASNews](#)

Facebook: [/pensionsadvisoryservice](#)

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