

Cambridge University Assistants' Contributory Pension Scheme (CUACPS)

Career Revalued Benefits (CRB) Section

Factsheet 15 - Disputes and Complaints

To ensure that any complaints are dealt with properly and effectively, we have a formal procedure for dealing with member disputes and complaints.

This factsheet contains details on what you should do if you want to make a complaint relating to the Scheme. It also provides useful contact details and links if you simply want to obtain additional information.

SCHEME INFORMATION

If you do not want to make a complaint but are just looking for information on CUACPS the following resources are available.

Scheme documents

Copies of Scheme reports, the Scheme Rules and other useful documents are available on the University's Pensions website at:

<http://www.pensions.admin.cam.ac.uk/cps>

Scheme Rules

The CRB Section Guide provides a summary of your benefits. However, your legal rights are governed by the Rules of CUACPS. If there are any differences between the Scheme Rules and this guide, the Rules will override the guide. A copy of the Rules can be found using the following link:

<http://www.pensions.admin.cam.ac.uk/cps>

Scheme queries

If you have any questions relating to your benefits you can contact the Pensions Section using the email address below:

pensionsonline@admin.cam.ac.uk

FORMAL DISPUTE PROCEDURE

If you wish to make a formal complaint about CUACPS then we will follow our formal dispute procedure to ensure that your complaint is dealt with properly.

Who can use the dispute procedure?

You can use the dispute procedure if you fall into one of the following categories:

1. You are an active member of the Scheme
2. You are a retired member currently receiving a pension from the Scheme
3. You are the widow or widower of a deceased member
4. You have left the Scheme and have deferred benefits in the Scheme
5. You are not a member of the Scheme, but you are eligible to join
6. You have ceased to be in any of the above categories within 6 months before lodging a complaint
7. You contend that you fall into any of the above categories.

How to register a formal complaint

If you wish to make a formal complaint you should complete the complaint form which can be found on page 4 of the dispute resolution form which can be downloaded at:

<https://www.pensions.admin.cam.ac.uk/cps>

This form also provides full details of how the complaint will be dealt with.

Once completed this form should be sent to:

Mrs. S E Curryer
Head of Group Pensions
Pensions Administration Section
Greenwich House
Madingley Road
Cambridge
CB3 0TX

You may choose to appoint someone to act on your behalf; the C U Pension Trustee Limited (CUPTL) will require a letter of authority signed by you showing the name and address of the person you wish to appoint. The CUPTL reply will be sent to both you and your representative.

Receiving a reply

You should receive a written decision within two months from the date on which your complaint is received. If there is a delay you will get a letter explaining the reason for the delay and providing a target date for a full reply.

The decision will include a statement alerting you to the role of the Pensions Advisory Service (TPAS) and the Pensions Ombudsman in the complaints process.

Right to appeal

If you disagree with the CUPTL decision you have six months to ask that they reconsider their decision. Your request should be made in writing by completing pages 6 and 7 of the Dispute Resolution form which can be downloaded at:

<https://www.pensions.admin.cam.ac.uk/cps>

The completed form should be sent to the following address:

Chairman of the C U Pension Trustee Ltd.
c/o University of Cambridge
Pensions Administration Section
Greenwich House
Madingley Road
Cambridge
CB3 0TX

As with the initial complaint you can appoint someone to act on your behalf.

IF YOU ARE STILL DISSATISFIED

If you are still unsatisfied after the formal dispute procedure has been exhausted there are other bodies you can contact with your complaint. These include:

The Pensions Ombudsman

Who can investigate and rule on any complaint or dispute of fact or law in relation to the Scheme. Its address is:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU
Tel: 0207 630 2200
www.pensions-ombudsman.org.uk

The Early Resolution Service

If you need help or want to discuss a potential complaint with someone independent you can use the Pension Ombudsman's Early Resolution Service. Initially, you should use their helpline service:

Phone 0800 917 4487 and select option 1
Email: helpline@pensions-ombudsman.org.uk

Staff will listen to your issue and if possible help you there and then. For more complex problems or issues where a number of documents are involved they may pass you on to the Early Resolution Team who can go into more detail. If this happens you will be asked to sign a consent form that allows them to handle your documents and speak to third parties on your behalf.

Using this service will not affect your right to apply to the Pensions Ombudsman for formal adjudication if you later choose to do so.

The Pensions Regulator

Is the regulatory body responsible for enforcing the law on occupational pension schemes such as CUACPS. Its address is:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton BN1 4DW
Tel: 0845 600 7060
www.thepensionsregulator.gov.uk

Pension Tracing Service

This is a central register to help you trace details of pension schemes you may have lost contact with. Its address is:

The Pension Service 9
Mail Handling Site A
Wolverhampton
WV98 1LU
Tel: 0345 6002537
www.gov.uk/find-pension-contact-details

IMPORTANT NOTE

This factsheet provides a summary of procedures and contacts for complaints and disputes. However, your legal rights are governed by the Rules of CUACPS. If there are any differences between the Scheme Rules and this factsheet, the Rules will override the factsheet. A copy of the rules can be found using the following link:

<http://www.pensions.admin.cam.ac.uk/cps>

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