

## Hybrid Section

### Factsheet 20 - Disputes and Complaints

To ensure that any complaints are dealt with properly and effectively, the trustee of the CUACPS has 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 CUACPS. 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 Hybrid Section Guide provides a summary of your benefits. However, your legal rights are governed by the Trust Deed and 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](mailto:pensionsonline@admin.cam.ac.uk)

#### FORMAL DISPUTE PROCEDURE

If you wish to make a formal complaint about the 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 the Pensions Office website 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  
University of Cambridge  
Greenwich House  
Maddingley Road  
Cambridge  
CB3 0TX

You may choose to appoint someone to act on your behalf; the CUACPS Trustee will require a letter of authority signed by you showing the name and address of the person you wish to appoint. The CUACPS Trustee's 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 CUACPS Trustee's decision you have six months to ask that they reconsider their decision. Your request should be made in writing by completing the relevant section of the complaint form which can be found on the Pensions Office website:

<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  
Greenwich House  
Madingley Road  
Cambridge  
CB3 0TX

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

## INVESTMENT QUERIES

If you have any questions regarding your membership of the CUADCPs and where your fund is invested you can contact the SEI Master Trust Administration Team. Their address is:

SEI Master Trust Administration Team  
Hartshead House  
2 Cutlers Gate  
Sheffield  
S4 7TL

Tel: 0800 0113540

Email: [seic@capita.co.uk](mailto:seic@capita.co.uk)

Please quote your National Insurance number when contacting the Administration Team.

## 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

The Ombudsman 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](http://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](mailto: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

The Regulator is the regulatory body responsible for enforcing the law on occupational pension schemes such as CPS. Its address is:

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

Pension Tracing Service  
The Pension Service 9  
Mail Handling Site A  
Wolverhampton  
WV98 1LU

Tel: 0345 6002537

Website: <https://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 Trust Deed and Rules of the CUACPS and the CUADCPS. If there are any differences between the Scheme Rules and this factsheet, the Rules will override the factsheet. A copy of the CUACPS rules can be found using the following link:

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

More details on Defined Contribution Scheme manager, SEI, can be found on [www.seic.com](http://www.seic.com) or by contacting the SEI Master Trust administrator at [seic@capita.co.uk](mailto:seic@capita.co.uk).

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