

# Complaints and disputes procedure

## The complaints procedure

In the first instance, you should try to resolve the matter by contacting either:

- Mercer - if the issue relates to defined contribution (DC) benefits only; or
- TPT Retirement Solutions - if the issue relates to defined benefits (DB) or a combination of DB and DC benefits, also known as a hybrid scheme.

If your complaint cannot be resolved informally and you remain dissatisfied, you may, at any time, follow the complaints and disputes procedure. This process has two stages.

### Stage 1 | Disputes - Formal resolution

- Please ensure that any correspondence is addressed to the Trustee Services Director at TPT and states clearly in the heading that you wish to exercise your right under the Trustee's dispute resolution procedure. You should provide your name, membership number and as much detail about the reason for your complaint as possible.
- This is the first stage of the Pensions Act's dispute procedure and is your legal right.
- A decision should be given to you within two months.
- You can get help with your complaint from The Pensions Ombudsman's Early Resolution Team - see below.

### Stage 2 | Appeal

- If you remain unhappy with the Stage 1 response, you have the right to appeal within six months to the Trustee.
- An appeal must be made in writing and must state the reasons for being dissatisfied with the previous decision.
- This is the second stage of the procedure.
- A decision from the Trustee should be given within two months.

### The Pensions Ombudsman – Early Resolution Team

- The team will help members and beneficiaries with any queries they have not been able to resolve with the administrators or the Trustees of the pension scheme.
- The service is available at any time to help resolve your complaint and is free of charge.
- Contact details: 10 South Colonnade, Canary Wharf, E14 4PU.  
Tel: **0800 917 4487** Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

### The Pensions Ombudsman

- The Pensions Ombudsman is appointed to deal with complaints against, and disputes with, occupational and personal pension schemes.
- The Ombudsman is completely independent and acts as an impartial adjudicator and may investigate and determine any complaint or dispute of fact or law in relation to a scheme.
- The Ombudsman will not normally consider any complaint until the internal dispute procedure is completed, and may ask that you first refer your case to the Early Resolution Team (see above for details).
- Contact details: 10 South Colonnade, Canary Wharf, E144PU.  
Tel: **0800 917 4487** Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)  
Web: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

### MoneyHelper

Please note that MoneyHelper is a free resource where you can get assistance with pension matters and other choices which may affect your financial wellbeing. MoneyHelper can assist pension scheme members and other beneficiaries by answering questions and providing guidance in connection with their pension benefits, including where a person is having difficulties in relation to their pension scheme. Further information is available from the MoneyHelper website.

- Contact details:  
Tel: **0800 011 3797** From overseas: **+44 20 7932 5780**  
Web: <https://www.moneyhelper.org.uk/en/pensions-and-retirement>

## For further information

### Contact details

Defined contribution schemes - TPT Administration at Mercer, Maclaren House, Talbot Road, Stretford, Manchester, M32 0FP

Email: [alison.broughton@tpt.org.uk](mailto:alison.broughton@tpt.org.uk)

Defined benefit schemes – Head of Pensions Administration  
TPT Retirement Solutions, Verity House, 6 Canal Wharf, Leeds, LS11 5BQ

Email: [matthew.doggett@tpt.org.uk](mailto:matthew.doggett@tpt.org.uk)

Trustee Services Director, TPT Retirement Solutions, Verity House, 6 Canal Wharf, Leeds, LS11 5BQ

Email: [karen.parry@tpt.org.uk](mailto:karen.parry@tpt.org.uk)

TPT telephone number: **0113 234 5500**

Verity House, 6 Canal Wharf, Leeds LS11 5BQ Tel: 0113 234 5500  
Email: [enquiries@tpt.org.uk](mailto:enquiries@tpt.org.uk) [www.tpt.org.uk](http://www.tpt.org.uk)

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Retirement Solutions