



TfL Pension Fund Internal Dispute Resolution Procedure

1. Introduction

- 1.1 We aim to run the Fund so that members do not have any cause for complaint. However, if you do have a problem, you should, in the first instance, raise it informally with the Fund Office, which can be contacted at:

TfL Pension Fund
4th floor
Wing over Station
55 Broadway
London
SW1H 0BD

Tel: 020 7918 3018
Fax: 020 7222 5102

Office Hours: Monday - Friday, from 08.30 - 16.30

- 1.2 If it is not possible to resolve your problem in this way, you may be able to use our formal dispute resolution procedure. Under this procedure, your complaint will be considered and decided upon by the Pensions Manager when you make a complaint, and by members of the Trustee Board if you appeal against the Pensions Manager's decision. The details are set out below.

2. Who can make a complaint

- 2.1 You may use the formal dispute resolution procedure if you are, or have previously been:
- i) An employee or former employee who is entitled to benefits under the Fund that are not yet in payment.
 - ii) A pensioner of the Fund.
 - iii) A widow, widower or dependant or any person who is entitled to benefits under the Fund in respect of someone who died while in one of the two categories above.
 - iv) An employee who is not a Fund member but who may be entitled to become a member at a future date.
 - v) Any person who is not an employee or former employee but who is a member of the Fund as a result of a Pension Sharing Order
 - vi) A person claiming to be in any of the above categories.
- 2.2 If you have a complaint that is already the subject of proceedings in any Court or Tribunal or is being investigated by the Pensions Ombudsman, it may be dealt with under this procedure at the discretion of the Trustees.

- 2.3 This dispute resolution procedure does not apply to any disagreement you may have with the employer, even if the disagreement is about the Fund.

3. Making a complaint

- 3.1 You should make your complaint, in writing, to the Pensions Manager at the address referred to at 1.1 above. An official form for this purpose is available from the Fund Secretary at the Fund Office or it can be downloaded from the Fund's website at www.tflpensionfund.co.uk
- 3.2 You will need to give full details of your complaint. Your application should include your name, address, date of birth and National Insurance number (or those of the member who has died if you are the widow, widower or dependant).
- 3.3 If you prefer, you may appoint a representative to make and progress your complaint for you. In this case you will need to give your representative your signed authority for him/her to act on your behalf. This should be attached to the written complaint.
- 3.4 You and/or your representative have the right to attend a meeting with the Pensions Manager in order to give evidence in person. The Pensions Manager will not, however, be able to consider new written evidence brought to such a meeting.
- 3.5 You should make your complaint within six months of the date on which you became aware of the act or omission which gives rise to your complaint. If there are exceptional circumstances preventing you from making a complaint within six months, the Pensions Manager would still be able to consider your complaint.

4. Once you have made a complaint

- 4.1 We will normally acknowledge receipt of your complaint within five working days of receipt. If you do not receive an acknowledgement, please contact the Fund Office to check that your complaint has been received.
- 4.2 The Pensions Manager will arrange to consider your complaint within six weeks of receipt. With our acknowledgement of receipt, we will tell you the date when your complaint will be considered and will invite you and/or your representative to attend a meeting with the Pensions Manager, if you so wish, in order for you to be able to give evidence in person.
- 4.3 If you and/or your representative intend to attend the meeting with the Pensions Manager in order to give evidence in person, copies of appropriate papers being considered by the Pensions Manager are available on request ahead of the meeting. Copies of any papers being considered will only be issued to your representative if you have given consent within your application. Any mistakes on the forms/papers can be corrected at the meeting and will not be used as a reason for turning down a submission.

- 4.4 Although in most cases the Pensions Manager will consider your complaint, the Pensions Manager has the right to nominate another senior member of the Fund Office to consider your complaint, in particular if the Pensions Manager is not available or if it is not appropriate for the Pensions Manager to take the decision. You will be notified if this is the case.
- 4.5 In considering your complaint, the Pensions Manager may request further information from you in aid of his/her deliberations. You will be notified if this is the case. Please ensure that any further information requested is provided promptly and in any event within six months of the request in order to allow the Pensions Manager to reach a decision without lengthy delay.
- 4.6 The Pensions Manager aims to notify you of the decision, in writing, within one month of the meeting at which your complaint was considered. The decision will refer to any legislation and/or sections of the Fund Rules that the Pensions Manager has relied upon in reaching his/her decision.
- 4.7 If there is likely to be a delay in the Pensions Manager reaching a decision, we will let you know as soon as practicable of the reasons for the delay and the date by which you can expect a response.

5. Appealing against the Pension Manager's decision

- 5.1 If you are not satisfied with the Pensions Manager's decision you may refer your complaint to the Appeals Committee of the Trustee Board ('the Appeals Committee'). The Appeals Committee is comprised of directors of the Trustee Board.
- 5.2 You must submit your appeal application, in writing, to the Appeals Committee within six months of the date of the Pensions Manager's decision, otherwise it will not be considered. This should include the same information as contained in your complaint to the Pensions Manager. **You will need to give reasons why you are dissatisfied with the Pensions Manager's decision** and attach a copy of that decision to your application. An official form for this purpose is available from the Fund Secretary at the Fund Office.

6. Once you have made an appeal

- 6.1 We will normally acknowledge your application for an appeal within five working days of receipt. If you do not receive an acknowledgement, please telephone the Fund Office to check that your appeal has been received.
- 6.2 The Appeals Committee meets every two months. When your appeal is acknowledged, we will tell you the date of the meeting that will consider your appeal and will invite you and/or your representative to attend, if you so wish, in order for you to be able to give evidence in person.
- 6.3 If you and/or your representative intend to attend the meeting of the Appeals Committee in order to give evidence in person, copies of appropriate papers being considered by the Appeals Committee are available on request ahead of the meeting. Copies of any papers being considered will only be issued to your representative if you have given consent within your application. Any mistakes on the forms/papers can be corrected at the meeting and will not be used as a reason for turning down a submission.

- 6.4 In considering your complaint, the Appeals Committee may request further information from you in aid of its deliberations. You will be notified if this is the case. Please ensure that any further information requested is provided promptly and in any event within six months of the request in order to allow the Appeals Committee to reach a decision without lengthy delay.
- 6.5 The Appeals Committee aims to notify you of its decision, in writing, within one month of the meeting at which your complaint was considered. The decision will refer to any legislation and/or sections of the Fund Rules that the Appeals Committee has relied upon in reaching its decision.
- 6.6 If there is likely to be a delay in the Appeals Committee reaching a decision, we will let you know as soon as practicable of the reasons for the delay and the date by which you can expect a response.

7. Professional costs

Please note that it is not the Trustee's practice to reimburse members or their representatives should they choose to take professional advice such as legal or financial advice, while making a complaint at any stage of the IDR procedure. Nor is it the Trustee's practice to reimburse members or their representatives in relation to any expenses incurred in attending a meeting either with the Pensions Manager or the Appeals Committee.

8. Further action

If you are dissatisfied with the Appeals Committee's decision, you may refer your case to The Pensions Advisory Service (TPAS) or to the Pensions Ombudsman. Their addresses will be set out in the letter giving the Appeals Committee's decision.

The Trustee may change the dispute resolution procedure from time to time.

Issued by TfL Trustee Company Limited, as Trustee of the TfL Pension Fund.

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