# Exeter Retirement Saving Scheme: Disputes and Complaints

# Internal Disputes Procedure (IDP)

The University has agreed arrangements for the resolution of disagreements about matters in relation to the Exeter Retirement Savings Scheme and how it is operated; these arrangements are known as the Internal Disputes Procedure (IDP).

The arrangements provide for the Director of Human Resources or the Chief Financial Officer, on the receipt of a written complaint, to give a decision on the complaint. If this decision is accepted by you (the complainant), it is binding on both the University and you.

A written complaint should be made in the first instance to the University.

If the complaint regards services provided by or decisions made by Scottish Widows (the providers of the pension scheme), the University will send the complaint to Scottish Widows for consideration under Scottish Widows complaints procedure. Scottish Widows will respond directly to the complainant. If, after following the Scottish Widows complaints procedure, you are not content with the response from Scottish Widows, you may write to the University to request for a further review.

Any issue regarding services provided by or decisions made by the University will be decided by the Director of Human Resources or the Chief Financial Officer.

**Who may apply to use the IDP?**

You can use the Internal Disputes Procedure if you are in one of the categories below:-

* a Scheme member, whether active, deferred or pensioner;
* Employees who have been be enrolled into Exeter Retirement Saving Scheme under Auto Enrolment legislation
* Employees who request to be admitted subject to the consent of the employer.

You may nominate a representative to make an application on your behalf.

**What information must you provide?**

Complaints must be made in writing

The following information must be provided and must be signed by you (as the complainant), or on your behalf by a representative:-

* your name, address, date of birth, employee number and National Insurance number
* the name and address of any person acting on your behalf and whether this address is to be used for correspondence relating to the disagreement; and,
* the facts relating to the disagreement, including details showing why you are aggrieved.

**Where do you send the application?**

The completed application must be marked “Private and Confidential” and sent to:-

The Director of Human Resources

ERSS (Internal Disputes Procedure),

University of Exeter,

Northcote House,

The Queen’s Drive,

Exeter.

EX4 4QJ.

**What happens next?**

Your application will be acknowledged within 14 days of receipt.

Additionally, you may be requested by the Director of Human Resources or the Chief Financial Officer to provide further information (in writing).

If others are asked by the University to supply written information to assist in deciding upon your application, then copies of such information will be made available to you for information when you are notified of the decision.

There is no right under the procedure to a personal hearing. The Director of Human Resources or the Chief Financial Officer will evaluate your complaint and make a decision based on the written evidence submitted by you (or your representative) and the written responses to requests for information from others in the University and (if required) from Scottish Widows.

If, following investigation of the complaint, the Director of Human Resources/Chief Financial Officer concludes that the University has met all the legal, administration and financial requirement and relevant tasks regarding arrangements for pension provision within the required legal timescale then the complaint will not be upheld.

A written response advising of the decision will be sent to you (or your representative).

Copies of the written response will be made available to Scottish Widows where your complaint relates to services provided by or decisions made by Scottish Widows

**When will you receive a decision?**

You will receive a decision in writing on your complaint within two months of the receipt of your complaint. The written decision will refer to any legislation and to the Scottish Widows rules with regard to the Exeter Retirement Saving Scheme.

**What if I am not satisfied with the decision?**

There is no appeal process with regard to the decision. You can if you wish use the services of the following who deal with issues around pension arrangements.

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| The Pensions Advisory Service  11 Belgrave Road  London  SW1V 1RB | The Pensions Ombudsman  11 Belgrave Road  London  SW1V 1RB |

(ERSS IDP 2017)