



How we deal with your complaints and concerns

Protecting People's Futures

Register on our FAS member website

We've developed a secure website for the exclusive use of our members.

Please register as soon as you can because this website is the quickest and easiest way for most people to get information about their payments.

Once you have set up an account, you can do lots of things including updating your personal details.

To register, please go to the website at **www.fasmembers.org.uk** and follow the registration instructions. It should only take a few minutes.

If you have any questions or concerns about anything included in this booklet, please visit our FAS member website or get in touch with us.

Contact details are at the back of this booklet.

How we deal with your complaints and concerns

If you're unsure or unhappy about any of your dealings with us, please let us know as soon as you can. This allows us to solve problems quickly and stops similar issues arising in the future. So, if you have a query or a problem, or just need some guidance, please get in touch with us using our contact details on page 16 of this booklet.

This booklet will explain what to do if you want to make a complaint or request a review of a decision we've made, as well as what you can expect from us.

The FAS is administered by the Pension Protection Fund (PPF). If your complaint or concern is about a PPF scheme or matter, please see our separate PPF 'How we deal with your complaints and concerns' booklet. You can find this on our PPF member website at www.ppfmembers.org.uk or you can phone our PPF Member Services team on 0330 123 2222 to receive a copy by post.

Your information

We keep details of all enquiries and complaints because we have a requirement to maintain up to date and accurate records. We also use this information to make improvements to the service we provide. Any personal information we hold or use is handled in line with our data protection policy, which complies with the General Data Protection Regulations (GDPR) and other applicable law. For more information, please see the full data protection policy by visiting www.fasmembers.org.uk.

Different types of complaint

Your complaint or concern about the FAS is likely to fall under one of two categories.

- FAS general complaints
- FAS reviewable determination

The process for complaints or enquiries regarding reviewable determinations is set out in the Financial Assistance Scheme (Internal Review) Regulations 2005 (the FAS Internal Review Regulations) and has particular requirements. FAS general complaints are not covered by this legislation and are dealt with differently.

If you're unsure what type of complaint you have, you can discuss your options with our FAS Member Services team.

FAS general complaints

We consider a FAS general complaint to be where someone is dissatisfied with how the FAS has carried out its functions. This may relate to a mistake we've made, a problem you've come across, or the service you've received. We'll go into more detail about general complaints on the next page.

FAS reviewable determinations

The FAS makes formal decisions about various matters, including whether an individual can receive FAS payments and the amount they can receive. These are known as reviewable determinations and they're set out in Regulation 2 of the FAS Internal Review Regulations.

If an interested person disagrees with any of these formal decisions, they can request a review. The FAS Internal Review Regulations explain who can be an interested person, which varies for different decisions.

We'll go into more detail about reviewable determinations on page 8 of this booklet.

FAS general complaints

If you have an issue or problem concerning the FAS, first please contact our FAS Member Services team to see if they can resolve it for you.

If you'd still like to make a complaint then you can contact our Complaints team.

The information we need from you

So we can investigate your complaint, please provide us with the following information:

- your title and full name
- your contact details (including a phone number, postal address and email address)
- the capacity in which you're making the complaint (for example, if you are a FAS member, representing a FAS member, or a scheme trustee). If you're a representative, please also provide the name and address of the person you're representing and evidence that you've been authorised to act on their behalf
- if you're a FAS member, your National Insurance number, and
- details of your complaint with any supporting documentation that you would like to provide.

How we'll deal with your complaint

Your complaint will enter **stage one** of the FAS general complaints process. It will be dealt with by our Complaints team, who'll investigate the areas of concern you've raised. Where we've made a mistake we'll explain what went wrong and why. We'll also tell you what we're doing to put things right.

Our Complaints team will aim to respond within five working days of receiving your complaint. If we're unable to resolve any issue you raise within five working days, we'll tell you when we expect to give you a full response.

If your complaint is resolved over the phone, you'll be asked if you would also like to receive a response in writing.

If you're unhappy with how your complaint is handled at stage one

If you have further questions, or need clarification of the information provided in our **stage one** response, you can speak to our Complaints team at any time.

But if you're not happy with the outcome of your **stage one** complaint, you can let our Complaints team know that you want your complaint to be escalated to **stage two** of the process.

The extra information we need from you at stage two

You'll need to explain why you want your complaint to be escalated and which issues you would like to be investigated at **stage two**.

How we deal with a stage two complaint

Your complaint will be escalated to a Director responsible for the area your complaint relates to. You'll receive an acknowledgement within five working days of us receiving your **stage two** request, confirming the name of the Director handling your case. They will aim to respond to you in full within ten working days of us receiving your **stage two** request. If this isn't possible, we'll let you know when we expect to be able to respond fully.

If you're unhappy after stage two

If you're still unhappy with the outcome at **stage two** then you can escalate your complaint to **stage three** of the general complaints process. This is handled by an external independent complaints handler. Details of how to escalate your complaint to **stage three** and the contact details for the independent complaints handler will be confirmed in your response from the Director at **stage two**.



FAS reviewable determinations

You can ask us to review certain decisions known as reviewable determinations where you think the decision is wrong or based on incorrect information. These reviewable determinations are set out in the FAS Internal Review Regulations and we've included the ones most relevant to members on pages 13, 14 and 15 of this booklet.

Forecasted payment amounts

Before you reach your normal retirement age, you can get a forecast statement that estimates how much money we expect you to receive, either on our FAS member website if you're registered, or by request. These forecasts are not reviewable determinations as payment amounts can only be reviewed when they've been finalised at retirement and put into payment. But if you think your forecast is wrong, or you do not understand it, you should contact our FAS Member Services team who will be happy to help you.

When you can ask for a review

You can make a review application that relates to the amount someone can receive either at their normal retirement age or where taken earlier because of ill health at any time after the determination is made.

Other categories of review applications must be made, broadly, within one month of the date of the determination that you want reviewed.

In exceptional circumstances we may be able to accept a review application for some reviewable determinations outside of these time limits. We can only do this if we think it is reasonable for the review application to be made late and if it's no later than 12 months from when the reviewable determination was made. If you ask for a review more than one month after the date of the determination, you must explain the reason for the delay.



The information we need from you

Your review application should be sent to our FAS Member Services team. It must contain the following information and be signed and dated:

- your title and full name
- your contact details (including your address and phone number)
- if you're a FAS member, your National Insurance number
- the capacity in which you're making the review application (for example, if you're a FAS member or representing a FAS member). If you're a representative, please also provide the name and address of the person you're representing and evidence that you've been authorised to act on their behalf
- the date of the reviewable determination that you want us to review
- why you feel the reviewable determination is incorrect, with supporting documentation and evidence, where possible
- if you're applying outside of the normal time limit, the reason why you were not able to ask for the review earlier, and
- if applicable, the name of the scheme that the complaint is about.

How we deal with review applications

The first thing we do with a review application is assess if it can be accepted. For example, does it relate to a reviewable determination and has it been made within the time limit? We'll aim to let you know that we've received your review application within ten working days. We'll also let you know if we need any further information before we can continue, or if your application has been rejected and the reasons why. Once your review application has been accepted, it will be investigated by our FAS Member Services team and a decision will be made.

We'll aim to write to you with our decision within 60 working days of receiving your review application. If this timescale isn't possible, we'll write to you to explain why and to let you know when you can expect to receive our response.

In our response, we'll confirm the following:

- reasons for our decision
- an explanation of whether and to what extent the review decision varies, revokes or replaces the original determination
- references to any legislation that may be applicable, and
- details of your right to appeal to the Pension Protection Fund Ombudsman (PPFO) and the time limits for doing so.

How to appeal a review decision made by the FAS

If you have further questions or need clarification of the information provided in our decision letter, you can get in touch with our FAS Member Services team at any time.

If you're unhappy with the outcome of your review application and want to appeal our decision, you can contact the PPFO.

You should make your appeal to the PPFO directly within two months of the date of the letter you receive confirming our decision. The contact details for the PPFO will be provided in our written response. You can also find them on page 17 of this booklet.

Reviewable determinations

Below is a summary of the reviewable determinations from Regulation 2 of the FAS Internal Review Regulations that we think are most relevant to our members. The interested person who can ask for a review of these decisions can be:

- the member affected by the determination
- the surviving spouse, civil partner, partner or eligible child of a deceased member, who is affected by the determination, or
- an appointed representative of any of the above.

Reviewable determination	Legislative reference	Time limit for review applications
Member assessment		
The amount of FAS payment that someone is entitled to	Regulation 17 or 17C, and Schedules 2, 3 or 4, of the FAS Regulations 2005	No time limit; a review can be brought any time after the date on which the reviewable determination was made
Lump sum assessment		
If a member is entitled to commute part of their FAS payment for a lump sum and if so how much	Regulation 17D of the Financial Assistance Scheme Regulations 2005 (the FAS Regulations 2005)	Within one month of the date on which the reviewable determination was made *
Indexation assessment		
The amount of any annual increase to a member's FAS payment	Regulation 17D of the Financial Assistance Scheme Regulations 2005 (the FAS Regulations 2005)	Within one month of the date on which the reviewable determination was made *

(Table continues overleaf)

Reviewable determination	Legislative reference	Time limit for review applications
Scheme beneficiaries assessment		
If someone other than a member, spouse, partner, or eligible child is entitled to a payment from the FAS and, if so, how much	Regulation 17G of the FAS Regulations 2005	Within one month of the date on which the reviewable determination was made*
Early retiree assessment		
If someone who retired early from their scheme is entitled to receive any payment from the FAS prior to the date on which FAS payments would normally be payable and, if so, how much.	Regulation 17H of the FAS Regulations 2005	Within one month of the date on which the reviewable determination was made*
Member eligibility		
If a member is eligible for FAS payments	Regulation 15 of the FAS Regulations 2005	Within one month of the date on which the reviewable determination was made*
Survivor eligibility		
If someone is a spouse, partner or eligible child of a deceased member	Regulations 16A and 16B of the FAS Regulations 2005	Within one month of the date on which the reviewable determination was made*
Ill health, severe ill health or terminal illness eligibility		
If someone meets the test to be eligible for ill health, severe ill health or terminal illness payments	Regulation 17A(1), 17B(1), 17(3), 18(1)(a)(ii)(bb) or 18(1)(ab) of the FAS Regulations 2005	Within one month of the date on which the reviewable determination was made*

Reviewable determination	Legislative reference	Time limit for review applications
Ill health payment assessment		
The amount of ill health payments that someone is entitled to receive	Regulation 17A and Schedule 2A, 5 or 6 of the FAS Regulations 2005	No time limit; a review can be brought any time after the date on which the reviewable determination was made

* We have discretion to accept a review application received outside of the specified time limit if it is:

- received within 12 months of the date on which the reviewable determination was made, and
- we believe that it is reasonable for the application to have been made late.

Contact us



Complaints Team

Complaints Team
Financial Assistance Scheme
PO Box 287
Wymondham
NR18 8DN

Phone: 0330 678 0000 (Monday to Friday, 09.00 to 17.30)

Overseas Members: +44 (0)208 406 2121

Email: complaints@ppf.gsi.gov.uk

FAS member website: www.fasmembers.org.uk

FAS Member Services Team

FAS Member Services
Financial Assistance Scheme
PO Box 287
Wymondham
NR18 8DN

Phone: 0330 678 0000 (Monday to Friday, 09.00 to 17.30)

Overseas Members: +44 (0)208 406 2121

Email: fasmembers@ppf.gsi.gov.uk

FAS member website: www.fasmembers.org.uk

Other useful contacts

The Pension Protection Fund Ombudsman (PPFO) is the escalation point for certain types of complaints and concerns for the FAS. In order to escalate your case to the PPFO you'll need to have firstly been through the preliminary stages, as explained on pages 8 to 11. The contact details are below.

The Pension Protection Fund Ombudsman

Pensions Ombudsman Service

10 South Colonnade

Canary Wharf

London

E14 4PU

Phone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

Depending on the nature of your query or complaint, you may also wish to contact The Pensions Advisory Service, a not-for-profit organisation that provides free and independent advice. Its contact details are below.

The Pensions Advisory Service

Pensions Advisory Service

11 Belgrave Road

LONDON SW1V 1RB

Phone: 0300 123 1047

Email: enquiries@pensionsadvisoryservice.org.uk

Website: www.pensionsadvisoryservice.org.uk

Protecting your data

We take care to handle your personal data in compliance with data protection legislation.

We process your personal data correctly and lawfully, to enable assistance payments to be made to you, to keep you up-to-date with developments and to seek your feedback about ways we could improve our service.

We won't rent, swap or sell your personal data to any other organisation.

You can view our full privacy policy at:

www.fasmembers.org.uk or you can request a printed copy of the privacy policy be sent to you by using the contact details on page 16.

This booklet is for guidance only. It is necessarily simplified and not a definitive statement of law or entitlement.

Information in this document is based on our current understanding of the legislation in force at the time of writing. Payments will always have to be calculated in accordance with legislation which will, therefore, override in the case of any conflict.

