



How we handle **complaints**



We're here to help

Things can go wrong from time to time. When that happens, our aim is to resolve your complaint in an efficient, fair and timely way. Where we've made a mistake we'll explain what went wrong and take steps to put things right.

This leaflet tells you what to do if you want to raise an issue about the NEST scheme. This includes things like problems with your contributions or difficulties you might have as an employer setting up the scheme and meeting your duties.

The complaints procedure

We'll acknowledge your complaint within five working days and give you a complaint reference number. We'll then investigate it and try to resolve it as quickly as possible, within 20 working days. If we think it'll take longer or it's not a complaint we can deal with, we'll let you know.

We'll also let you know if your complaint is actually with a third party, such as your employer. In this case we'll be unable to handle it. But we'll let you know if this is the case and why.

You'll find the address to send your complaint to at the end of this document, along with details on what information to give us.

The dispute procedure

In certain circumstances, if you're dissatisfied with our response you can ask us to handle your case as a dispute.

You can use the dispute procedure if you're:

- a member of NEST
- a surviving spouse, civil partner or dependant of a member who has died
- someone else who believes they're entitled to benefits following a member's death
- a worker who'll be able to join NEST through their employer but hasn't yet done so
- someone who was once in any of the above categories but isn't anymore
- a delegate (either internal or external) acting on behalf of a participating employer who has permission to raise a dispute.

You can ask someone else to act on your behalf, but we might ask for your written authority to deal with that person.

If you're the legal personal representative of someone who you believe falls into one of the above categories but has died, then you can raise or continue a dispute on their behalf.

If you're in one of the categories that can raise a dispute under these procedures you can ask us to do this straight away, without first having us try to resolve your complaint informally. You can do this by stating in your contact with us that you'd like your concerns to be handled under the dispute procedure.

We won't be able to consider your concerns under this procedure if it's already subject to court proceedings.

The dispute procedure has two stages as explained below.

Stage one - disputes

Under stage one of the procedure your dispute will be handled by a complaints manager.

The complaints manager will try to resolve your dispute within 20 working days. They'll tell you what they've done to investigate the issues you raised and let you know what action we'll take, or have already taken to put things right.

If you remain dissatisfied you can ask that the Trustee - the people responsible for overseeing NEST - consider your dispute. This is the second, and final, stage of the dispute process.

Stage two – appeal

If you wish to escalate to a stage two dispute, please request this in writing giving us as much information as possible on:

- why you wish the Trustee to consider your dispute
- why you disagree with the complaints manager's response
- what you would like the Trustee to do to put things right
- any more information you think will help them when considering the matter.

In order for the Trustee to consider your dispute, you must submit your stage two dispute within six months of the complaint manager's decision on the first stage of the dispute procedure.

The Trustee will make a decision about your dispute as soon as possible and in any case within four months of getting your request. Once they've made their decision they'll let you know what it is within 15 working days.

Raising a complaint or dispute

You can do this in the following ways:

Online

If you're a member of NEST, a participating employer or a delegate acting on behalf of a member or employer using NEST, you can log on to your account at nestpensions.org.uk and select 'Raise a complaint'. Alternatively you can use your online account to send us a secure message.

By phone

telephone us on **0300 020 0090**

In writing

NEST
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Information we will need:

- › the facts relating to the complaint or dispute
- › whether the matter is known to have been brought to the attention of any other regulatory authority (such as the Pensions Ombudsman)
- › whether any legal proceedings are known to have commenced in relation to the same subject matter
- › any relevant documents and correspondence.

We have a separate process for dealing with complaints about how NEST Corporation, the Trustee of the scheme, is run. You can find more information about how to raise any issues with the operation of NEST Corporation on our website at nestcorporation.org.uk

What other help is available

The Pensions Regulator (TPR)

- The Pensions Regulator (TPR) is the UK regulator of work-based pension schemes.
- It works with trustees, employers, pension specialists and business advisers to protect members' benefits and encourages high standards in running pension schemes.
- TPR is able to intervene in the running of schemes where trustees, providers or employers have failed in their duties.

Contact details:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
East Sussex
BN1 4DW

Email: customersupport@tpr.gov.uk

Web: thepensionsregulator.gov.uk

The Pensions Advisory Service (TPAS)

- TPAS is an independent non-profit organisation that provides free information, advice and guidance.
- The service is available at any time to help you with any queries in relation to your complaint.
- TPAS 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.

Contact details:

TPAS
11 Belgrave Road
London
SW1V 1RB

Tel: **0845 601 2923**

Email: enquiries@pensionsadvisoryservice.org.uk

Web: thepensionadvisoryservice.org.uk

The Pensions Ombudsman

- By law, the Ombudsman cannot investigate your complaint until it has been through all stages of the dispute procedures as outlined above.
- Where TPAS is unable to resolve a complaint and believes there is a genuine problem, it will assist you in making a submission to the Pensions Ombudsman.
- The 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.

Contact details:

The Office of the Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Tel: **0800 917 4487**

Email: **enquiries@pensions-ombudsman.org.uk**

Web: **pensions-ombudsman.org.uk**

Special help with NEST

Specialised formats of this document or other NEST documents may also be available upon request, such as Braille, audio tape and large print.





NEST

Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Contact us:

Call: 0300 020 0090

**Find out more online at
nestpensions.org.uk**

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