

# A Guide To Your Pension

Overseas Pensions Department  
2011



## *A GUIDE TO YOUR PENSION*

This booklet contains details of the standard of service you should expect to receive from the Overseas Pensions Department, and provides some general information which we hope will help you better understand the different aspects of our administration of your pension. It also explains how to contact the person in the department who is best able to deal with the different questions you may have from time to time.

Please remember that we are here to help: if at any time you think that we can be of assistance, please do not hesitate to get in touch.

The information in this booklet is intended as a general guide to the administrative arrangements concerning your pension. It in no way supersedes or replaces the legislation, which governs the award and calculation of your pension. Specific details about any aspect of the particular scheme(s) under which your pension is paid are available from OPD on request.

Generally speaking most officers' pensions are based on their length of service and their final salary at the time they retired or otherwise left overseas employment in pensionable circumstances (eg constitutional grounds). These pensions are only payable to the officer and cease on death. Widows' and Dependants' benefits are based on any contributions made to the relevant Widows' and Orphans' Pensions Scheme (or WOPS) during the officer's employment overseas and are quite separate from the officer's own benefits. WOPS benefits are payable to any eligible surviving beneficiary registered under the WOP Scheme. This is usually the surviving widow to whom the officer was married while in employment. Benefits from either type of scheme are not transferable to any other person and cease on death.

# WHERE TO LOOK

	Foreword -----	4
1.	Our Commitment to Overseas Pensioners -----	5
	Standards of Service -----	5
2.	Payment Methods -----	6
	Bankers Automated Clearing Service -----	6
	Worldlink electronic Payments service-----	6
3.	General Payment Information -----	7
	Payment frequency -----	7
	Timing of Payment -----	7
	If your Payment is not Received -----	7
	To change the method or frequency of payment -----	7
	If you change your Bank account -----	7
4.	UK Income Tax -----	8
	Tax responsibility -----	8
	New Awards -----	8
	Form P60 -----	8
5.	Regular Communications from OPD -----	9
	Annual Declaration of Entitlement -----	9
	Audit Enquiries -----	9
	Pensions Increase Memorandum -----	9
	Other General communications -----	10
6.	Other Services -----	11
	Pensioner Association Subscriptions -----	11
	Payroll Giving -----	11

<b>7.</b>	Communicating with us -----	12
	How to Contact Us -----	12
	Telephone calls -----	12
	Pension Reference Number -----	13
	Faxes and E-mails -----	13
	DFID Website -----	13
<b>8.</b>	Notifying us of changes in your circumstances -----	14
	Changes which may affect your entitlement -----	14
	Changing your Home address or Bank account -----	14
	Death -----	15
<b>9.</b>	If it becomes difficult for you to handle your own affairs -----	16
	Office of the Public Guardian -----	16
	Power of Attorney -----	16
<b>10.</b>	Data Protection / Freedom of Information -----	17
<b>11.</b>	Pensions and Divorce -----	19
<b>12.</b>	Pensioner Associations -----	20
<b>13.</b>	Other Useful Addresses -----	21
<b>14.</b>	What to do if you are unhappy with our service -----	23
	The Pensions Advisory Service (TPAS) -----	24
	The Pensions Ombudsman -----	24
	Member of Parliament/Parliamentary Commissioner for Administration --	24
	Pensioner Organisations -----	25
	Financial Loss -----	25

## FOREWORD

Overseas Pensions Department (OPD) is an executive department of the Department for International Development (DFID). In 2010/11 OPD was responsible for calculating and paying pensions and pension supplements to over 15,000 former colonial civil servants and their dependants. We made just over 165,000 separate payments, to a total value of £98 million. In paying and administering their pensions our aim is to provide the highest possible standards of service to our customers.

To help us achieve this goal OPD operates under the terms of a Service Level Agreement. This is a formal agreement with DFID which specifies in detail the levels and standard of service which we will provide to our customers, both in terms of the speed and the accuracy of the work that we do.

These targets and our results are included in our Annual Report which appears on our website at [www.dfid.gov.uk](http://www.dfid.gov.uk).

We also try to make all our administrative procedures as flexible and as straightforward as possible, and always try to arrange things to meet the needs of an individual or group. For example, we can ensure our messages and replies issue in large type or on audio tape for those who have difficulty reading small print, and we are also happy to receive enquiries on tape.

From time to time you may receive a short questionnaire seeking comments on how well we have administered the payment of your pension. Your assessment and comments will help us ensure that our service is the best possible and continues to meet the high standards, for which we now hold the Government's Customer Service Excellence award.

If, at any time, you have comments on the quality of our service or suggestions on how it might be improved, then please let us know. Our postal and e-mail address, telephone and fax numbers are given in Part 7 of this guide.

*Peter Brough*  
*Head, Overseas Pensions Department*

## 1. OUR COMMITMENT TO OVERSEAS PENSIONERS

### 1.1 Standards of Service

We are committed to providing the highest possible quality of service, and our aim is that it should always be:

- prompt
- efficient
- accurate
- helpful and courteous
- responsive to those with special needs

You should expect the following from us:

<b>Accurate Awards</b>	All new and amended pension awards will be calculated correctly.
<b>Accurate Payments</b>	The payments we make to you will be correct.
<b>Timeliness of New Awards</b>	We will put all new awards into payment within 2 weeks of our receiving the completed application forms.
<b>Prompt Payments</b>	Pension payments, whether sent by payable order or direct to a bank, will be issued by the due date.
<b>Response to Enquiries</b>	We will respond to your written enquiries, faxes and e-mails within 2 weeks of receipt. Where we are unable to send a substantive reply, perhaps because the enquiry requires consultation with overseas governments or other outside bodies, we will keep you informed of progress.
<b>Know Who You Are Dealing With</b>	All OPD staff will give you their name on the telephone and when they write to you.
<b>Confidentiality</b>	Information about you and your pension is protected by the Data Protection Act. This means that you have the right to check personal information we hold about you. It also means that if you telephone, we may not be able to divulge certain information, and you may be asked to put your request in writing. See <a href="#">Section 10</a> for more details.

## **2: METHODS BY WHICH YOUR PENSION MAY BE PAID**

### **2.1 Payment Options**

The methods by which we can arrange payment of your pension are as follows:

by direct credit transfer to any UK bank or building society account using the Bankers Automated Clearing Service (BACS);

by electronic transfer direct to an overseas bank account under the Worldlink payment service to relevant countries

We will make payments to a joint account held by our pensioner and any other person. This is on the strict understanding that the other party will be responsible for any overpayment arising from the pensioner's death and that the co-holder of the account will be made aware of this condition.

The only exception is where the account is held by another under a Power of Attorney (or similar authority) acting on the pensioner's behalf.

Further information on BACS and Worldlink payment follows:

### **2.2 Bankers Automated Clearing Service (BACS)**

BACS payments can be made to every bank or building society in the UK which has a recognised Sort Code. Payment will be made to your account on the last working day of the payment period. Details of amounts credited will show up in bank account statements.

### **2.3 Worldlink**

Worldlink is an efficient and secure method of making regular payments direct to an overseas bank account in local currency.

As with BACS payments in the UK ([see 2.2](#)), details will show up in bank account statements.

Separate details about Worldlink are sent to new pensioners.

### **3. GENERAL PAYMENT INFORMATION**

#### **3.1 Frequency of Payment**

Payment can be made monthly, quarterly, half yearly, or yearly.

#### **3.2 Timing of payment**

UK BACS payments will credit bank accounts on the last working day of the period for which the payment is due.

Funding for Worldlink payments can not be made until the last banking day of the month, and (depending in which country you live) the funds will normally be in your account between two and six business days later.

If you have any queries about the timeliness or amount of your payment, please contact our Payments Section ([see Section 7](#)).

#### **3.3 If your payment is not received**

If the funds have not reached your bank account by the due date, please first check with the Bank to ensure that they have not received the payment. If they have not, let us know and we will investigate without delay.

#### **3.4 To change the method or frequency of payment**

Simply write to let us know of any change to your requirements, and we will make the necessary arrangements as quickly as we can.

#### **3.5 If you change your bank account**

See Section [8.2](#).

## 4. UK INCOME TAX

### 4.1 Tax responsibility

The UK income tax liability that is paid on pensions is assessed by Her Majesty's Inspector of Taxes, South Wales Area (SWA). We act only on SWA's instructions on UK Income Tax matters.

Any queries about your allowances, tax coding or double taxation agreements, should be sent direct to SWA at the following address:

HM Revenue & Customs  
HM Inspector of Taxes  
South Wales Area  
Ty Glas  
Llanishen  
Cardiff  
CF14 5YA

Telephone: 0845 300 3949  
Fax: 029 2032 5957  
Website: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

It will speed your enquiry if you quote your National Insurance number when contacting SWA.

### 4.2 New Awards

Overseas Pensions Department are required to deduct income tax from all new pension awards under either the Emergency Code or Basic Rate. However, HM Revenue & Customs should be in contact with you within a couple of months of you receiving your first payment to regularise your income tax position. If you have received no communication from HM Revenue & Customs within this timescale, then please contact them as outlined above.

### 4.3 Form P60

Form **P60** is a legal document issued in a prescribed form under UK income tax rules. It shows how much pension you received in the previous tax year (ie, during the 12 months from April to March), and how much tax, etc was deducted. We will send it to you around the middle of April each year. It will be attached to the Annual Declaration of Entitlement form, which is explained in [Part 5](#).

Please keep the P60 in a safe place in case your Inspector of Taxes asks to see it, or you need to quote the figures from it in any UK or overseas tax return you are required to make. A duplicate P60 cannot be issued. We can however issue a letter confirming the amounts it would have shown.

## **5. REGULAR COMMUNICATIONS FROM OPD**

### **5.1 Annual Declaration of Entitlement**

Around the middle of April each year, you will receive (attached to your P60) a "Declaration of Entitlement". This should be detached from the P60, completed and attested, and returned to us as soon as possible. This confirms that you still fulfil the conditions which entitle you to a pension. (See Part 8.1).

A reminder and duplicate form are issued in June to anyone whose original form has not been received back in our office. These are printed in a distinctive yellow colour.

Postal difficulties do occasionally mean that some forms do not reach you or are not received back in our office. We apologise for any inconvenience that the issue of a reminder in such circumstances may cause, but trust you will appreciate that such events are outwith our control.

We will do our best to make contact with all our pensioners, but if by the end of August we have not received the form, or a satisfactory explanation, then payment of your pension will be suspended until we are able to contact you or you contact us. We often find that our pensioners change their address without letting us know and this procedure helps prevent payments from falling into the wrong hands. In no circumstances will we continue to make payments if our communications over several months remain unanswered.

### **5.2 Audit enquiries**

We are obliged to make random periodic checks to ensure that payments are issued only to entitled pensioners, and that you continue to receive the correct amount. Such checks may either be included as part of the Annual Declaration of Entitlement exercise each April, or will be made on a selection of completed Declaration forms. This may involve contacting you, your Bank or the person who has signed the attestation section of the form. If you or your attestor receive such an enquiry, it will be to answer a few simple questions designed simply to confirm your identity and continued entitlement. Failure to reply may result in payments being suspended.

### **5.3 Pensions Increase Memorandum**

In April each year, from the first Monday following the 6th of the month, any pension increase will be awarded to those pensioners who are in receipt of a UK Pension Supplement (SPOS) or Pensions Increase (PI). The increase is calculated from the movement in the UK Consumer Prices Index in the 12 months to the previous September.

In the majority of cases you will be notified any increase towards the end of April, by way of a Pensions Increase (PI) Memorandum.

This will contain details of your new annual rate of pension, and the effective date of the increase.

Please note that, as any increase is not effective until after the 6th of the month, your payment for April will not fully reflect the new monthly rate of pension. For those in receipt of any pension paid at a variable rate of exchange the figure on the P60 will not necessarily reflect the figure on the memorandum. (See also 4.2). In normal circumstances, your P60 will show that you have been paid slightly less during the year than the annual rate of pension shown on your memorandum.

Any inquiries about your memorandum or Pensions Increase should be addressed to our Pensions Awards Section (See Part 7).

#### **5.4 Other general communications**

About 6 months after new pensioners receive their first pension payment, we will send a short customer survey questionnaire. This only takes a few moments to complete, and the assessment and ratings will help us identify any problems or areas where we could further improve our service. There may also be other similar but random surveys of other categories of pensioners.

The survey results will be posted on our website, which will also detail our performance against the targets set in our Service Level Agreement, and report on how successful (or not!) we have been in achieving them.

## **6. OTHER SERVICES**

### **6.1 Pensioner Association Subscriptions**

If you are a member of The Overseas Service Pensioners' Association (OSPA), you can elect to have your annual subscription deducted automatically from your pension. You can obtain the appropriate form from OSPA.

### **6.2 Payroll Giving**

DFID has the facility to enable you to make tax-free voluntary donations from your pension, which we will then pay over to any UK registered charity (or charities) of your choice. If you are interested in this form of charitable giving please let our Payments Section know and they will send you the relevant information pack ([see Section 7](#)).

## 7. COMMUNICATING WITH US

### 7.1 How to contact us

Our address is:

**Overseas Pensions Department (OPD)  
Department for International Development [DFID]  
Abercrombie House  
Eaglesham Road  
East Kilbride  
Glasgow  
G75 8EA**

**Switchboard:** +44 (0) 1355 84 4000

**Fax:** +44 (0) 1355 84 3636

**E-mail:** [hopd@dfid.gov.uk](mailto:hopd@dfid.gov.uk)

### 7.2 Telephone Calls

Please feel free to telephone us with any enquiry about your pension. We will, however, require you to satisfy us of your identity before we are able to divulge any confidential information (eg, actual amounts of monthly pension paid), and may need to call you back or reply in writing. Nevertheless, a phone call can often easily and quickly resolve what appears to be a difficult or worrying problem, so please do not hesitate to call if you think we can help. Should you wish to speak to us in connection with a letter which we have sent you, then the telephone number of the person who signed it will be on that letter.

There is also a voicemail facility on those numbers for out of hours messages to be left. When using this service please remember to speak clearly, and to quote the following details:

- time and date of your call
- your name, address, and pension reference number;
- details of your enquiry, including, if appropriate;
- the name, address and telephone number of your bank, together with the bank routing code and your account number.

There may be occasions when we might contact you by telephone but we will very clearly state whom we represent and give our full name. If you would prefer that we did not contact you by telephone, please let us know.

If you do not know to whom you wish to speak, you can call our switchboard operator on +44 (0) 1355 84 4000, who will be able to put you in touch with the person best able to deal with your enquiry as follows:

- [A dependant's pension](#); the contributions which were paid to purchase that pension; a service pension; disability pension; or the UK Supplement (SPOS) - Pensions Awards Section, or write to Room AH 215;
- [Any aspect of the payment of your pension](#) (including income tax enquiries and notifications of changes of address), - Payments Section, or write to Room AH215;

Complaints about any aspect of the quality of service provided to you and which you have been unable to resolve with the appropriate section in OPD may be referred to our Complaints Officers. They can be contacted on 01355 84 3562 or 3681, or in writing to Room AH 215. (See also [section 14](#) if you are unhappy with our service).

### 7.3 Your Reference Number

When you are awarded a pension you will be allocated a unique Pensions Reference Number. This number will be quoted on all correspondence from us, and it will help us give prompt attention to your enquiries if you quote that number when contacting us.

### 7.4 Faxes and E-mails

We are happy to receive faxes and messages via the Internet, but changes of payment instructions should be sent by letter only. Please remember to quote your pension reference number and to [sign](#) the fax before transmission. It would also be helpful if you told us whether you would like (if one is needed) a faxed or electronic reply. We will not normally reply in this way (especially if the reply contains confidential information such as your rates of pension, etc), in case the machine you used is one shared with others, or located in a public place. Please be aware we cannot guarantee that information sent by e-mail to your personal account will be secure, so, before requesting a reply by this method, you should consider whether the information you require will contain unique personal and/or financial details which, if intercepted, would identify you.

### 7.5 DFID Website

The address is:

[www.dfid.gov.uk](http://www.dfid.gov.uk)

You will find some general information about OPD at:

[www.dfid.gov.uk/aboutdfid/opd/opd.asp](http://www.dfid.gov.uk/aboutdfid/opd/opd.asp)

## **8. NOTIFYING US OF CHANGES IN YOUR CIRCUMSTANCES**

### **8.1 Changes which may affect your pension entitlement**

You need to notify us about any material change in your circumstances that may affect your entitlement to pension. These include:

- A widow in receipt of a pension must tell us if she remarries.
- Guardians of minors in receipt of pension must tell us when the minor attains the age limit specified at the time of the award, also when full time education ceases and/or, in the case of a daughter, when she marries.
- Any person to whom a pension is paid must notify us immediately if they are declared bankrupt or sentenced to a term of imprisonment.
- The conditions under which SPOS (if due) is payable will be explained when it is awarded. Any changes affecting your entitlement to that supplement must immediately be notified to OPD - eg, any change in the rate of overseas pensions or pensions increase.
- You should let us know as soon as possible of the death of your spouse or of any other potential beneficiary under any of the pensions schemes which we administer.
- Any Hong Kong pensioner who has provided evidence to satisfy the qualifying criteria for registration under the Hong Kong (Overseas Public Servants) (Pension Supplements) Order 1996, must let us know immediately if they make any change to the method or amount of pension being remitted outwith the territory.

### **8.2 Changing your home or bank address details**

Changes to correspondence address may be made by e-mail, fax or telephone. If you intend to change your payment instructions, please notify us **in writing only** as soon as possible. If you wish us to change the bank or building society account to which we issue your pension payment, please remember to provide us with details of the **new** address, sort code and account number to which your payment should issue.

We begin the pension payments process on or around the 15th of each month. If we receive notification of any changes after that date, then the instruction is unlikely to take effect until the following month.

All written instructions sent to us must be signed by the pensioner or their attorney (see **Section 9** for information on how to obtain a Power of Attorney).

### 8.3 Death

The pension payable to you is usually due up to the date of death. To prevent any overpayment please arrange with your next of kin, or other representative, that in the event of your death OPD is advised without delay. This will allow us to start the process of awarding any benefits which may be due to the surviving widow or any other beneficiary. Such benefits are quite separate from your own pension.

## **9. IF IT BECOMES DIFFICULT FOR YOU TO HANDLE YOUR OWN AFFAIRS**

### **9.1 Office of the Public Guardian**

To relieve the burden of dealing with official forms, some of our pensioners have appointed a relative, friend, or Solicitor to act officially on their behalf as Attorney. If you live in England or Wales and would like more information about this you might like to read the guidance which is issued by the Office of the Public Guardian on their website. Their address, telephone number and website are:

Office of the Public Guardian  
PO Box 15118  
Birmingham  
B16 6GX

Tel: 0300 456 0300  
Fax: 0870 739 5780  
Email: [customerservices@publicguardian.gsi.gov.uk](mailto:customerservices@publicguardian.gsi.gov.uk)  
Website: [www.publicguardian.gov.uk](http://www.publicguardian.gov.uk)

International calls: +44 20 7664 7000  
International faxes: +44 20 7664 7551

If you live in Scotland the address and telephone number of the equivalent organisation is:

Office of the Public Guardian (Scotland)  
Hadrian House  
Callendar Business Park  
Callendar Road  
Falkirk FK1 1XR

Tel: 01324 678 300  
Email: [opg@scotcourts.gov.uk](mailto:opg@scotcourts.gov.uk)  
Website: [www.publicguardian-scotland.gov.uk](http://www.publicguardian-scotland.gov.uk)

### **9.2 Power of Attorney**

Similar arrangements can be made for pensioners resident in other parts of the world, but it may be advisable to seek professional advice from a Solicitor.

If it becomes necessary for your appointed Attorney to take over the administration of your affairs, before we can recognise their authority (eg to receive your pension or to sign your Annual Declaration form on your behalf), we need to see either the [original](#) Power of Attorney document or a certified copy. We will then send all correspondence to your Attorney and deal direct with them on any matters relating to your pension. If

Power of Attorney cannot be obtained, it may be possible for an Appointee to act for a pensioner under OPD's less formal Appointee procedures.

## 10. DATA PROTECTION

All UK organisations who process personal information must comply with the eight principles of the Data Protection Act 1998 (DPA), which make sure that personal information, is:

- Fairly and lawfully processed
- Processed for limited purposes
- Adequate, relevant and not excessive
- Accurate and up to date
- Not kept for longer than is necessary
- Processed in line with your rights
- Secure
- Not transferred to other countries without adequate protection

DFID is registered as a data controller and you can view our notification on the Information Commissioner's Office website ([www.ico.gov.uk](http://www.ico.gov.uk)).

The type of information we hold includes details of your (or your spouse's) pension entitlements, probably inherited from overseas Colonial Governments, completed forms or letters we have exchanged and computer records. The information will be used for the purposes of determining eligibility, calculating entitlement and administering the payment of pensions and related benefits.

It is very important that all the personal details we hold, especially address and bank/payment details, as well as details of any beneficiaries registered under the various Widows' and Orphans' Schemes or Funds (WOPS), are up to date and accurate. Please therefore notify us of any changes or other relevant details without delay. This will help us keep accurate records for the appropriate length of time and ensure speedy and correct payment of pensions.

DFID will not disclose any personal data without the individual's consent except as required by Law or other regulatory requirements, for example HM Revenue and Customs, or for the detection or prevention of fraud and protection of public funds.

If you wish at any time to confirm details of the personal information we hold in connection with your pension, please write, in the first instance, to OPD at the address given in Section 7.1 specifying the information you wish to check.

More information about DFID's privacy and data protection compliance as well as our obligations under the Freedom of Information Act 2000 and the Environmental Information Regulations 2004 is available on our website at <http://www.dfid.gov.uk/About-DFID/Finance-and-performance/Access-to-Information1/>.

The information given above is only a general guide. Further detailed guidance on the Data Protection Act 1998 and Freedom of Information Act 2000 is available from:

The Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

Telephone Information Line: 0303 123 1113  
Fax: 01625 524 510  
Website: [www.ico.gov.uk](http://www.ico.gov.uk)

## 11. PENSIONS AND DIVORCE

### 11.1 PENSION SHARING ON DIVORCE

The legislation introducing Pension Sharing on Divorce appears in the Welfare Reform and Pensions Act and the 1999 Finance Act. Pension sharing affects all UK occupational pension schemes, as well as personal pension arrangements and SERPS. The basic State pension is not affected because existing arrangements already accommodate divorce.

The pension sharing legislation sets out when and how pension sharing can apply, the type of benefits to which it may be applied, pension schemes' responsibilities and rights, how the share affects the original scheme member and how the share passed to the member's former spouse may be used. Some areas of pension sharing policy are open to pension scheme discretion. The Overseas Public Officers' Pensions (Pensions Sharing) Amendment Scheme 2000 sets out our policy on pension sharing for the pension schemes we administer.

Couples who commenced divorce proceedings **on or after 1 December 2000** are able to make use of the pension sharing legislation to share pension rights as part of a divorce settlement, in the same way as other assets can be divided. Pension sharing applies to scheme members, including those with benefits in payment. It applies equally to men and women, but given the pattern of colonial pension ownership, it is likely more often to involve a male scheme member sharing his accrued pension rights with his former wife. Pension sharing is not compulsory and the pension rights can be shared in any ratio up to 100% of the value, i.e., it will not necessarily be a 50/50 share.

Pension sharing applies to the scheme member's pension(s), including any UK pension increase (SPOS) underpinning at the time of the pension share. Any war service credit addition or exchange rate (POA) adjustment addition is also included. Pension sharing will not apply to widows' pensions, injury pensions, pension loan advances, allocated pensions and killed on duty pensions paid by DFID. Inflation proofing supplements and increases paid by DFID on pensions which are the responsibility of an overseas government or territory, eg Hong Kong, are also excluded. No account is taken of any contingent widow's pension in the valuation of pension rights as this benefit is lost at the time of the divorce.

Requests for further information about this topic or for official disclosure of information from the scheme member (or his or her solicitor), the spouse or a Court should be made in writing to Pensions Award Section.

**NB THE SPOUSE OF A SCHEME MEMBER WILL NOT BE SUPPLIED WITH ANY INFORMATION ABOUT THE SCHEME MEMBER'S PENSION UNLESS HE OR SHE HAS GIVEN SPECIFIC AUTHORISATION TO DO SO.**

## **12. PENSIONER ASSOCIATION**

A number of pensioner associations exist to represent, promote, and safeguard the interests of Colonial Service pensioners and their dependants. The largest of these is The Overseas Service Pensioners' Association (OSPA). There are other associations which represent specifically the interests of those who receive pensions in relation to service in, for example East Africa, and India.

### **Overseas Service Pensioners' Association (OSPA)**

DFB Le Breton MBE  
(Association Secretary)  
138 High Street  
Tonbridge  
Kent  
TN9 1AX

Telephone: 01732 363836  
Email [mail @ospa.org.uk](mailto:mail@ospa.org.uk)  
Website [www.ospa.org.uk](http://www.ospa.org.uk)

## **13. OTHER USEFUL ADDRESSES**

### **13.1 The Pensions Regulator**

The Pensions Regulator is the regulatory body for work-based pension schemes in the UK, replacing OPRA the Occupational Pensions Regulatory Authority. It was created under the Pensions Act 2004 to ensure that occupational pension schemes are safe and well run. It can impose penalties where there are breaches of the law, for example if trustees do not appoint advisers or keep proper records.

The Pensions Regulator  
Napier House  
Trafalgar Place  
Brighton  
BN1 4DW

Telephone: 0870 6063 636  
Fax: 0870 2411 144  
E-Mail: [customersupport@thepensionsregulator.gov.uk](mailto:customersupport@thepensionsregulator.gov.uk)  
Website: [www.thepensionsregulator.gov.uk](http://www.thepensionsregulator.gov.uk)

### **13.2 The Financial Ombudsman Service**

The Financial Ombudsman Service may be able to help if you have a complaint you cannot sort out with your bank, building society, financial adviser, insurance company, investment firm, stockbroker, unit trust company.

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone: 08000 234 567  
Fax: 020 7964 1001  
E-Mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
International Calls: +44 020 7964 1000

### 13.3 The Pensions Tracing Service

The Pensions Tracing Service run by The Pensions Service helps people trace pension schemes they have lost touch with – for example following a change of job, or when a former employer changes name.

Pensions Tracing Service  
The Pension Service  
Tyneview Park  
Whitley Road  
Newcastle Upon Tyne  
NE98 1BA

Telephone: 0845 6002 537  
International Calls: +44 191 215 4491  
Website: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

#### The Pensions Service (part of Department for Work and Pensions (DWP))

Within UK	National Pensions Centre (NPC)
Telephone	0845 30 13
International Calls:	The Pensions Service International Pension Centre (IPC)
Telephone:	+44 191 218 7777
Fax:	+44 191 218 7021

Address for both:

The Pensions Service  
Tyneview Park  
Newcastle Upon Tyne  
NE98 1BA

Website: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

## **14. WHAT TO DO IF YOU ARE UNHAPPY WITH OUR SERVICE**

OPD operates a system to ensure that all complaints are dealt with fairly and consistently, and that they are properly recorded.

If you think that our service has not been as good as it should, please let us know. Comments on our service are always appreciated and are useful in identifying those systems or procedures which can be improved so as to provide you with a better service.

Most problems can usually be settled quickly and satisfactorily with the relevant OPD section dealing with your case. However, if your complaint is of a more serious or complex nature, you can write to our Complaints Officer (Room AH 215). Your letter must include details of the disagreement or complaint, your full name, address, date of birth, pension reference or National Insurance Number. If a relative or other representative is acting on your behalf they must provide their full name, address and profession or relationship to you. The Complaints Officer will arrange for a full investigation to be carried out and his reply should issue within two weeks. Where this is not possible he will issue an interim reply telling you when you can expect his decision. This will normally be within five weeks.

If you are not satisfied with the Complaints Officer's decision you may appeal by writing to the Head of OPD (Room AH215). Any such appeal must be made within six months of the date on which the Complaints Officer issued his decision and state clearly the reason why you are dissatisfied with it. He should reply within two weeks, but if this is not possible, he will send an interim reply telling you when his decision can be expected.

A reply from the Head of OPD to any complaint referred to him will be in his capacity as the Pensions Scheme Manager. His reply will be regarded as OPD's final decision. It will normally include reference to the relevant scheme rules or other documentation that applies to the matter in dispute. His reply will also state whether and to what extent any earlier decision has been replaced or amended. It will also remind complainants of the availability of The Pensions Advisory Service (TPAS) and the Pensions Ombudsman (see below).

Our Complaint procedures have been designed to cover the requirements of the Pension Act 1995 relating to Internal Dispute Resolution Procedures. The time limits mentioned above regarding replies from the Complaints Officer and Head of OPD, are based on OPD's normal targets for replies to correspondence. However, the legislation does in fact allow at least 2 months for each stage. OPD will always try to reply as quickly as possible, but some cases might need a little longer, especially if we have to consult overseas governments or seek legal advice.

## 14.1 The Pensions Advisory Service (TPAS)

TPAS offers a free service to assist members and beneficiaries of occupational pension schemes in connection with difficulties which they have already tried to resolve in writing, directly with the administrators of their pension scheme. The address for TPAS is the same as that for the Pensions Ombudsman ([see below](#)).

## 14.2 The Pensions Ombudsman

The Pensions Ombudsman has the power to investigate complaints or disputes of fact or law in relation to occupational pension schemes. He will however only investigate and determine a complaint or dispute provided he is satisfied that there is evidence, in writing, that a complaint has been made to the occupational scheme, and that the administrators of the scheme have either already responded in writing or not done so within a reasonable period of time.

The address for both TPAS and the Pensions Ombudsman is:

The Pensions Advisory Service  
11 Belgrave Road  
London  
SW1V 1RB

Telephone: 0845 601 2923  
Fax: 020 7592 7000  
E-Mail: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

The Office of the Pensions Ombudsman  
11 Belgrave Road  
London  
SW1V 1RB

Telephone: 020 7630 2200  
Fax: 020 7821 0065  
E-Mail: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

Both TPAS and the Pensions Ombudsman are willing to become involved at any stage, provided you have already tried to resolve the problem in writing with the Department.

## 14.3 Member of Parliament/Parliamentary Commissioner for Administration

Complaints about the service we provide may also be raised through your Member of Parliament. Your MP may then ask the independent Parliamentary Commissioner for Administration, commonly known as the Ombudsman, to review your case.

## **14.4 Pensioners Organisations**

There are also a number of private organisations which exist to protect and promote the interests of overseas pensioners. The largest amongst these is the Overseas Service Pensioners' Association (OSPA). Their address and telephone number is given in Part 12. If you would like any other information, please let us know.

## **14.5 Financial Loss**

If you suffer actual financial loss (eg bank charges) as a result of a mistake or delay caused by us, let us have the documentation which details the loss (eg an extract from a bank statement), and we will immediately reimburse you.

## **DEPARTMENT FOR INTERNATIONAL DEVELOPMENT**

DFID, the Department for International Development: leading the UK government's fight against world poverty.

Since its creation, DFID has helped more than 250 million people lift themselves from poverty and helped 40 million more children to go to primary school. But there is still much to do.

1.4 billion people still live on less than \$1.25 a day. Problems faced by poor countries affect all of us. Britain's fastest growing export markets are in poor countries. Weak government and social exclusion can cause conflict, threatening peace and security around the world. All countries of the world face dangerous climate change together.

DFID works with national and international partners to eliminate global poverty and its causes, as part of the UN 'Millennium Development Goals'. DFID also responds to overseas emergencies.

DFID works from two UK headquarters in London and East Kilbride, and through its network of offices throughout the world.

From 2013 the UK will dedicate 0.7 per cent of our national income to development assistance.

UKaid is the logo DFID uses to clearly label when UK funds are being spent on help to developing countries.

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Department for International Development  
Abercrombie House  
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East Kilbride  
Glasgow G75 8EA

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