

**British Steel Pension Scheme (BSPS) complaints FAQs**

**Q: Which complaints are the Pensions Ombudsman considering?**

**A:** Currently there is an investigation underway into complaints about the cash equivalent transfer value (**CETV**).

We are also aware of complaints having been made to the BSPS Trustees about early retirement factors and the information given to members about BSPS’ transfer to the Pension Protection Fund (PPF).

**Q. What shall I do if I want to complain?**

**A:** If you have not already done so, please contact the Trustees and raise a complaint with them. This will be considered under the BSPS’ internal dispute resolution procedure (**IDRP**).

 If you are in receipt of the Trustees’ response and remain dissatisfied, please contact us by either calling 0800 917 4487 or visiting our website, <https://www.pensions-ombudsman.org.uk/our-service/make-a-complaint/>, where you can make an online application or request an application form to complete and return to us.

**Q: Can we offer advice/guidance?**

**A:** No we are not able to provide advice or offer guidance to members of the BSPS. The Pensions Advisory Service (**TPAS**) might offer free assistance if members have any concerns about the options available regarding their pensions. If you think you may need assistance give TPAS a call on 0808 1688 709 or get in touch online. The BS Pensions Office’s Transfer Helpline is 0330 440 0850.

Q: **How will the Pensions Ombudsman consider complaints against BSPS?**

A: We will group together complaints which are similar in nature. We will nominate a lead case for each group and similar complaints will be linked to that the lead case.

**Q: What is a lead case?**

A: In the lead case we aim to cover all possible issues raised by the members that have complained. The lead case will be investigated in line with our usual investigation process; it will involve the parties to that complaint (i.e. the person who made the lead complaint and the “respondent” to the complaint – in this case the trustees of the BSPS). The Ombudsman will issue his Preliminary Decision to both parties and give them an opportunity to comment on his findings before the matter is determined. He will then issue his final decision (Determination) to the parties. The Determination is final and binding. This means that we cannot change it, the parties must comply with it and it can be enforced in the courts. The only exception is if one of the parties successfully appeals the Determination to the courts on a point of law.

**Q: What will happen to my case if it is not a lead case?**

A: Once the lead case for your group has been determined, you will be provided with a copy of the Determination. The Determination of the lead case will not automatically apply to you. You will be given the opportunity to accept the outcome of the lead case or present reasons to show why your case is substantially different from the lead case, and as such could result in a different outcome. If we agree your case is substantially different, it will be investigated on an individual basis

**Q: Why is my case not the lead case?**

A: All complaints are important to us, but in order to manage the significant volume of applications, we will nominate a lead case which we consider best covers all the issues raised. Please do not be disheartened if your complaint is not designated as the lead case. Everyone will be given an opportunity to comment once the Determination has been issued on the lead case.

**Q: How will I know if I am the lead case or not?**

A: We will tell you if your case has been designated as the lead case, or not.

**Q: Will I know who the lead case is?**

A: For data protection reasons, before and during the investigation we are not in a position to tell you the name of the member whose case has been selected as the lead. But once that case has been determined you will have an opportunity to comment.

**Q: Can I know what the outcome of the complaint will be?**

A: We are unable to say at this stage what the outcome will be. The Ombudsman will consider all the relevant facts of the complaint before reaching his decision.

**Q: Will my case, and the documents I have sent in, be looked at individually?**

A: Your case, and documents, have been looked at to decide if your complaint falls within the Pensions Ombudsman’s jurisdiction and can be investigated. Where it is not possible for us to investigate your complaint, we will tell you why. For example it could be because we need some further information or you need to complain directly to the Trustees under the IDRP before we can consider the complaint.

**Q: How long will it take for the lead case to be considered?**

A: We anticipate that the lead case will be concluded by the mid- 2018, however this is subject to change. The actual timescale will be affected by how the investigation progresses, which is difficult to assess at such an early stage.

**Q: My case is different, can it be considered individually now?**

A: The lead case is likely to deal with the majority of issues. We would ask you to please bear with us until the lead case has been determined and the result of that is known. Then, if you still feel that your case is substantially different from the lead case, you will have the opportunity to explain why. We will then review your case and, if we agree it is substantially different, it will be considered individually on its own merits.

**Q: The British Steel Pension Scheme and complaints against it are attracting a lot of attention in the press and social media, will this assist my complaint?**

A: We are aware of the media coverage BSPS is currently attracting. The media coverage itself will not have an impact on the outcome of the complaints. The Pensions Ombudsman is an impartial service and we consider complaints based on the facts; we will not be swayed by the media attention.