

## Ombudsman's Determination

Applicant	Miss U
Scheme	Riviera Multimedia Ltd Pension Plan ( <b>the Plan</b> )
Respondent	Riviera Multimedia Ltd ( <b>the Employer</b> )

## Outcome

1. Miss U's complaint is upheld and, to put matters right, the Employer shall pay the missing contributions in respect of her pension and make good any shortfall in units. In addition, the Employer shall pay Miss U £1,000 for the serious distress and inconvenience it has caused her.

## Complaint summary

2. Miss U has complained that the Employer, despite deducting contributions from her pay, has failed to pay them into the Plan.
3. Miss U has said that the missing contributions amounted to at least £1,705.27.

## Background information, including submissions from the parties

4. Miss U began her employment, with the employer, in May 2019.
5. In September 2021, Miss U discovered that her pension contributions from February 2020 to November 2021 had not been paid into the Plan.
6. In November 2021, Miss U resigned from her job with the Employer.
7. On 6 June 2022, Miss U brought her complaint to The Pension Ombudsman (**TPO**).
8. Miss U has provided copies of the payslips that she held for the period from July 2019 to November 2021. These payslips detailed the pension contributions deducted from her pay and the corresponding employer contributions. Miss U did not have copies of all of her payslips, but she was able to provide the majority of them. A breakdown of the deductions has been included in the Appendix.
9. On 5 July 2022, TPO asked the Employer for its response to Miss U's complaint. This request was repeated on 20 July 2022. Neither of these requests received a response.

## **Caseworker's Opinion**

10. Miss U's complaint was considered by one of our Caseworkers who concluded that further action was required by the Employer as it had failed to remit the contributions that were due to the Plan. The Caseworker's findings are summarised below:-
  - The Caseworker said that TPO's normal approach, in cases such as these, was to seek agreement from all parties on the facts of the complaint, including the dates and amounts of contributions involved. She said that, as the Employer had not responded to any of TPO's communications, she had to base her Opinion solely on the information provided by Miss U.
  - The Caseworker said that she had no reason to doubt the information provided by Miss U, so, in the Caseworker's Opinion, on the balance of probabilities, contributions had been deducted from Miss U's salary but had not been paid into the Plan. In addition, the Employer had not paid any of the employer contributions that were due over the same period. As a result of its maladministration, Miss U was not in the financial position she ought to be in.
  - In the Caseworker's view, Miss U had suffered serious distress and inconvenience due to the Employer's maladministration. The Caseworker was of the opinion that an award of £1,000 for non-financial injustice was appropriate in the circumstances.
11. The Employer did not respond to the Caseworker's Opinion and the complaint was passed to me to consider. I agree with the Caseworker's Opinion.

## **Ombudsman's decision**

12. Miss U has complained that the Employer has not paid all the contributions due to her Plan account.
13. I find that employee contributions were deducted but held back by the Employer and not paid into the Plan. The Employer failed to rectify this and did not engage with either my Office or Miss U. It has also failed to respond to the Caseworker's Opinion.
14. The Employer's failure to pay employee and employer contributions into the Plan amounts to unjust enrichment and has caused Miss U to suffer a financial loss. The Employer shall take remedial action to put this right.
15. Miss U is entitled to a distress and inconvenience award in respect of the serious ongoing non-financial injustice which she has suffered. This was exacerbated by the Employer's failure to respond during my Office's investigation into Miss U's complaint.

## **Directions**

16. To put matters right, the Employer shall, within 28 days of the date of this Determination:

- (i) pay Miss U £1,000 for the serious distress and inconvenience she has experienced;
  - (ii) produce a schedule (**the Schedule**) showing the employee contributions deducted from Miss U's pay in respect of the period of her employment. The Schedule shall also include the corresponding employer contributions that were due to the Plan; and
  - (iii) forward the Schedule to Miss U.
17. The Employer shall, within 14 days of receiving a request by Miss U provide her with any reasonable additional information, in order for her to be able to check the details in the Schedule.
18. Within 14 days of receiving confirmation from Miss U that she agrees with the information on the Schedule, the Employer shall:
- (i) pay the missing contributions to the Plan;
  - (ii) establish with the Plan administrator whether the late payment of contributions has meant that fewer units were purchased in Miss U's Plan account than she would have otherwise secured, had the contributions been paid on time; and
  - (iii) pay any reasonable administration fee should the Plan administrator charge a fee for carrying out the above calculation.
19. Within 14 days of receiving confirmation from the Plan administrator of any shortfall in Miss U's units, pay the cost of purchasing any additional units required to make up the shortfall.

**Anthony Arter CBE**

Deputy Pensions Ombudsman  
30 January 2023

**Appendix**

Date	Employee contributions	Employer contributions
24/07/2019	£54.52	£40.89
24/08/2019	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/09/2019	£54.52	£40.89
24/10/2019	£54.52	£40.89
24/11/2019	£51.06	£38.30
24/12/2019	£74.52	£55.89
24/01/2020	£54.52	£40.89
24/02/2020	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/03/2020	£54.52	£40.89
24/04/2020	£54.20	£40.65
24/05/2020	£54.20	£40.65
24/06/2020	£54.20	£40.65
24/07/2020	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/08/2020	£54.20	£40.65
24/09/2020	£54.20	£40.65
23/10/2020	£54.20	£40.65
24/11/2020	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/12/2020	£60.20	£45.15
24/01/2021	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/02/2021	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/03/2021	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/04/2021	£54.20	£40.65
24/05/2021	£54.20	£40.65
24/06/2021	NOT BEEN PROVIDED	NOT BEEN PROVIDED
24/07/2021	£54.20	£40.65

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24/08/2021	£54.20	£40.65
24/09/2021	£54.20	£40.65
24/10/2021	£54.20	£40.65
24/11/2021	£40.36	£30.27