



Resolving  
complaints  
in the  
right way

## There are two types of PPF complaints:

- 1 Statutory complaints of maladministration
- 2 Statutory reviews

You don't need to work out which type of complaint you need. We'll do that for you.

### Stage 1

Internal stage with a 10 working day response time

### Stage 2

Internal stage with a 28 day response time

### Stage 3

Internal stage with a 28 day response time

### Stage 4

External stage subject to the Pension Protection Fund Ombudsman's own response times



To make a complaint you'll need to contact the Resolutions Team.

Their contact details are:

**The Resolutions Team**  
**Pension Protection Fund**  
**PO Box 254, Wymondham, NR18 8DN**

**Telephone: 0330 123 2222**

**Email: [resolutionsteam@ppf.co.uk](mailto:resolutionsteam@ppf.co.uk)**

**Member website: [www.ppf.co.uk/members](http://www.ppf.co.uk/members)**

Keeping your personal data secure is very important to us. That's why we're now asking you not to email us with any changes you might want to make to your personal information. In addition, we'll no longer accept such instructions by email.

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## Stage 1

We'll acknowledge receipt of your complaint straight away and aim to send you a full reply within 10 working days. If this isn't possible, we'll let you know and tell you when you can expect a reply. In our response, we'll always let you know if your complaint is being treated as maladministration or a review and the next stage of escalation.

## Stage 2

If you've been through stage 1 and feel that your complaint hasn't been resolved to your satisfaction, you can ask the Resolutions Team to escalate your complaint to stage 2, where it will be reviewed by a member of our Senior Resolutions Panel. You should make your stage 2 complaint within 28 days of our response at stage 1 being issued. We'll aim to send you a full reply within 28 days.

## Stage 3

If you feel your complaint hasn't been resolved to your satisfaction at stage 2, you can escalate your complaint to stage 3 where a committee of PPF non-executive directors will consider your complaint. You'll need to ask the Resolutions Team to escalate your complaint to them within 28 days of receipt of your stage 2 decision.

## Stage 4

If you feel your complaint hasn't been resolved to your satisfaction at the earlier stages of our process, you can send your complaint to the Pension Protection Fund Ombudsman.

They'll expect you to have tried to resolve your complaint directly with us, in line with our complaints process, before they'll consider your complaint. You'll also need to escalate your complaint to them within 28 days of our stage 3 response being issued, although the Pension Protection Fund Ombudsman can extend this time in exceptional circumstances.

### **Their contact details are below:**

The Pension Protection Fund Ombudsman  
The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
London E14 4PU

Telephone: 0800 917 4487

Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

In certain circumstances the Pension Protection Fund Ombudsman might determine that they cannot review part or all of a complaint. They will write to you as soon as possible to tell you. They may also advise you to contact a different adjudicator, the Independent Case Examiner. The Pension Protection Fund Ombudsman will provide their contact details to you.

