



Pension  
Protection  
Fund

Complaints about the  
Pension Protection Fund



Resolving  
complaints  
in the  
right way

## There are two types of PPF complaints:

- 1 **General complaints**
- 2 **Statutory complaints;** including statutory reviews and complaints of maladministration

You don't need to work out which type of complaint you need, we'll do that for you. If your complaint qualifies as a statutory complaint, such as a review or complaint of maladministration, it will automatically be treated as such.

Stage 1	Stage 2	Stage 3	Stage 4
Internal stage with a 10 working day response time	Internal stage with a 28 day response time	External stage subject to the Adjudicator's own response times	External stage subject to the Ombudsman's own response times

### 1 PPF General Complaints



### 2 PPF Statutory Complaints



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**

## For both general complaints and statutory complaints there are 4 stages in the process:

### 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 how we've categorised your complaint 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 send your complaint to a third party. At stage 3, there's a different third party for general complaints and statutory complaints:

#### General Complaints

**The Independent Case Examiner (ICE)**  
 ICE will expect you to have tried to resolve your complaint directly with us, in line with our complaints process, before they'll consider your complaint. There's no deadline for escalating your complaint to ICE, but we'd recommend that you do so shortly after receiving our response at stage 3.

#### Their contact details are:

The Independent Case Examiner  
 PO Box 209  
 Bootle  
 L20 7WA  
 United Kingdom

Telephone: 0800 414 8529  
 Email: ice@dwp.gov.uk

#### Statutory Complaints

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 general or statutory complaint to the relevant Ombudsman (contact details will be provided at stage 3).

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.

