



# How we deal with your complaints and concerns

Protecting People's Futures

## Register on our member website

We've developed a secure website for the exclusive use of our members.

If you haven't already, please register as soon as you can because this website is the quickest and easiest way for most people to get information about their payments.

Once you have set up an account, you can do lots of things including updating your personal details.

To register, please go to the website at **[www.ppfmembers.org.uk](http://www.ppfmembers.org.uk)** and follow the registration instructions.

If you have any questions or concerns about anything included in this booklet, please visit our member website or contact us.

Contact details are at the back of this booklet.

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## How we deal with your complaints and concerns

Whether you're a member of the Pension Protection Fund (PPF), a PPF Levy payer, or simply an individual with a concern about the PPF, we aim to resolve your complaints and concerns as quickly and as simply as possible.

If at any time you have a query or a problem, or need guidance or information, then we would encourage you to contact us, so that we can try to help. All of the necessary contact details are on pages 36-38 of this booklet. You can also find information about the PPF on our corporate website at **[www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)** and our member website at **[www.ppfmembers.org.uk](http://www.ppfmembers.org.uk)**.

Where you may need to escalate an issue or concern, this booklet will explain how to do so and how we'll deal with your request. This includes where you need to make a complaint, or where you may need to request a review of a decision we've made.

We keep a record of all enquiries and complaints as we have a requirement to keep up to date and accurate records. We also use this information to monitor trends and make improvements in the service we offer to our stakeholders. We have a Data Protection Policy in place when handling your personal information, which complies with all applicable data protection legislation. We recognise the importance of processing personal data in a correct and lawful way. You can view our full privacy policy at **[www.ppfmembers.org.uk](http://www.ppfmembers.org.uk)**.

Please be aware that the PPF also administers the Financial Assistance Scheme (FAS). If your complaint or concern relates to the FAS, then you'll need to see our separate FAS "How we deal with your complaints and concerns" booklet. This can be found on our FAS member website at **[www.fasmembers.org.uk](http://www.fasmembers.org.uk)** or you can telephone our FAS Member Services Team on **0330 678 0000** to receive a copy by post.

## Complaints and concerns about the Pension Protection Fund (PPF)

### What type of complaint do I have?

Your complaint or concern about the PPF is likely to fall under one of the following categories:

- PPF general complaints
- PPF formal complaints of maladministration
- PPF reviewable matters

The process for complaints or enquiries regarding reviewable matters and complaints of maladministration are covered by the Pensions Act 2004 and have particular requirements, including the right to appeal to the Pension Protection Fund Ombudsman. General complaints are not covered by this legislation. If you're unsure of the type of complaint you have then you can contact us to check, using the contact details for our PPF Member Services Team on page 36.

We'll ensure that your complaint is dealt with appropriately, using the correct method. It may be that your complaint relates to more than one of these types of complaint and if this is the case, you'll receive a response explaining this.

### What is a general complaint?

We consider a PPF general complaint to be where someone has expressed dissatisfaction with the manner in which the PPF has carried out its functions. This may relate to a mistake we've made, a problem you've come across, or the service you've received.

A general complaint can be escalated to an independent adjudicator after the internal process.

More information can be found on page 7.

## **What is a formal complaint of maladministration?**

Complaints of maladministration are covered by section 208 of the Pensions Act 2004. The individual must be able to show that they've suffered an injustice as a result of maladministration in connection with any act or omission by the PPF, or any person exercising functions on its behalf. Maladministration may apply where an individual has suffered financial loss as a result of any act or omission by the PPF, or any person exercising functions on its behalf, although it's not limited to where this is the case. More information can be found on page 10.

A maladministration complaint can be escalated to the Pension Protection Fund Ombudsman after the internal process.

## **What is a PPF reviewable matter?**

The PPF makes formal decisions about various matters, including whether an individual can receive PPF compensation payments and the amount they're entitled to receive. These are known as reviewable matters and they're set out in Schedule 9 of the Pensions Act 2004.

Where an "interested person" disagrees with any of these formal decisions, then they can request a review. The Pensions Act 2004 sets out who is an interested person and who is entitled to request a review of a decision, which varies for different reviewable matters. For more information on what is a reviewable matter and who can request a review, please refer to page 15.

A formal review can be escalated to the Pension Protection Fund Ombudsman after the internal process.

## PPF general complaints

If you're a PPF member or a pension scheme member and have an issue or problem concerning the PPF, you may wish to firstly contact our PPF Member Services Team to see if they're able to help resolve the matter for you. Contact details for our PPF Member Services Team can be found on page 36.

If you're a levy payer, then you may wish to firstly contact our Levy Operations Team to see if they're able to help to resolve the matter for you in the first instance. Contact details for our Levy Operations Team can be found on page 37.

If you still wish to make a complaint, then you can contact the Complaints Team, by telephone, email, or by post, using the contact details on page 36.

### What information will we need from you?

In order to enable us to investigate your complaint, please ensure that you provide us with as much of the information below as possible:

- Your title and full name
- Your contact details (including a phone number and your address)
- Capacity in which you're making the complaint (for example whether you're a PPF member, representing a member of the PPF, a scheme trustee, or a levy payer). If you're a representative, please also provide the name and address of the person you're representing and evidence that you've been authorised to act on the other person's behalf
- If applicable, your National Insurance Number (generally for members only)
- For levy payers – your scheme's name, Pension Scheme Registration (PSR) number and/or PPF levy invoice number, and
- Details of your complaint with any supporting documentation that you may wish to provide.

## How will the PPF deal with my complaint?

Your complaint will enter **stage one** of the PPF general complaints process. It will be dealt with by the Complaints Team, who'll investigate the areas of concern you've raised. Where we've made a mistake we'll apologise, explain what went wrong and why and the steps that have been taken to put things right. We'll also record details of your complaint and where necessary, we'll look at our procedures and see where we can make improvements so that it doesn't happen again. The Complaints Team will aim to respond within 5 working days of receiving your complaint. If we're unable to resolve the issues you raised in full, within 5 working days, then we'll give you a timescale for when we expect to be in the position to do so.

If your complaint is resolved over the telephone, then you'll be asked if you would also like to receive a response in writing.

## What if I'm unhappy with how my complaint has been handled at stage one?

If you have any further questions or need any clarification of the information provided after receiving our response at **stage one**, you can contact the Complaints Team with your additional enquiries at any time.

If however you're not happy with the outcome of your **stage one** complaint then you can contact the Complaints Team and request that your complaint is escalated to **stage two** of the process.

## What additional information will we need from you at stage two?

You'll need to explain why you wish for your complaint to be escalated and which issues you would like to be investigated at **stage two**.

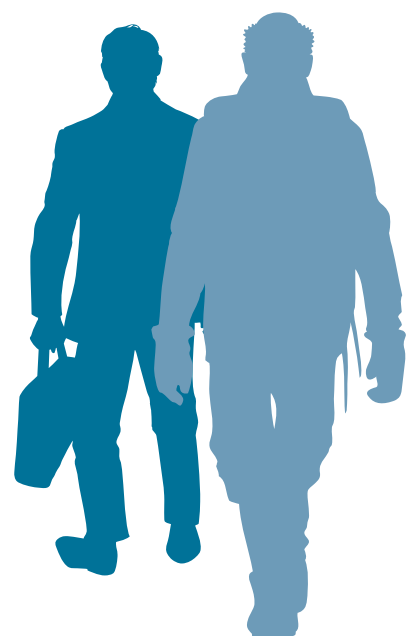


## How will the PPF deal with my stage two complaint?

Your **stage two** complaint will be escalated to a Director responsible for the area to which your complaint relates. You'll receive an acknowledgement letter within 5 working days of us receiving your **stage two** complaint and the letter will confirm the name of the Director who is handling your case. The Director will aim to respond to you within 10 working days of us receiving your **stage two** complaint request. If this isn't possible, we'll give you a timescale for when we expect to be in the position to respond fully.

## What if I remain unhappy after stage two?

If you're still unhappy with the outcome at **stage two** then you can escalate your complaint to **stage three** of the general complaints process. This is handled by an external independent complaints handler. Details of how to make your **stage three** complaint and the contact details for the independent complaints handler will be confirmed in your response from the Director at **stage two**.



## PPF maladministration complaints

If you believe that your complaint relates to maladministration then you should write to us with all of the required information, to enable us to investigate.

### Who can ask for a formal complaint of maladministration?

The formal maladministration route is available to PPF members or a person who might become entitled to PPF compensation, or a person entitled to apply for fraud compensation.

### Are there time constraints for making a maladministration complaint?

Please be aware that broadly speaking, a complaint of maladministration must be made within 28 days from the date the incident occurred, or from the date that you could reasonably be expected to have been aware of the matter. If you're making a maladministration complaint outside of this time limit, then you must explain why you weren't able to do so within this timescale.

## What information will we need from you?

Your maladministration complaint should be sent to the PPF Reviews Team using the contact details on page 37. It must contain the information below and also be signed and dated:

- Your title and full name
- Your contact details (including your address and ideally a phone number)
- If applicable, your National Insurance Number (for members only)
- The capacity in which you're making the maladministration complaint (for example, whether you're a PPF member, representing a PPF member, a levy payer, or scheme trustee). If you're a representative, please also provide the name and address of the person you're representing and evidence that you've been authorised to act on the other person's behalf
- Details of why you're claiming maladministration and the date on which you, or the person you're representing, first became aware of the act that the complaint refers to
- If applicable, the name of the scheme that the complaint concerns, and
- Any supporting documentation and evidence, where possible.

If you would prefer to use a template application form to make your maladministration complaint then one can be found on our corporate website in our Document Library section ('application to make a formal complaint of maladministration'). We can also send you a copy of this by post.

## How will the PPF deal with my maladministration complaint?

Once we've received your maladministration complaint, we'll firstly need to ensure that it can be accepted, for example, that it does relate to an injustice caused by the PPF or a person exercising functions on its behalf. We'll also check that it's been made within the required timescale. We may also need to request further information before we're able to proceed, for example, if the information provided is unclear or incomplete. We'll aim to write to you to let you know that we've received your maladministration complaint in 5 working days. We'll also advise you if we need any further information before we can continue, or if it's been rejected and the reasons why.

Once your maladministration complaint has been accepted, it will enter **stage one** of the process. It will be investigated and a decision made by the Reviews Committee. The PPF's Reviews Committee won't include anyone who has been involved in, or who is responsible for, the matter being complained about.

We'll aim to respond to you within 28 days of receiving your maladministration complaint. However, if this isn't possible, we'll write to you to explain why and provide a timescale for when you can expect to receive our response.

At each stage of the maladministration process we'll respond to you in writing, confirming the following:

- Reasons for our decision
- An explanation as to whether, and if so, to what extent the decision varies, revokes or replaces the original decision
- Details of any compensation payable
- References to any legislation that may be applicable, and
- Details of your right to appeal (and the time limits for doing so).

## What if I'm unhappy with how my maladministration complaint has been handled at stage one?

If you have any further questions or need any clarification of the information provided after receiving our decision letter confirming the outcome of your maladministration complaint at **stage one**, then you can contact the PPF Reviews Team with your additional queries at any time.

If however you're dissatisfied with our decision at **stage one**, then you may ask for the matter to be investigated further and escalated to **stage two** of the process. You must do this, in writing, within 28 days of the date of the issue of our **stage one** decision.

## What additional information will we need from you at stage two?

Your **stage two** maladministration complaint should be sent to the PPF Reviews Team. You should ensure that you include the following required information:

- You must state that you're complaining about the matter for a second time and include the date of when the first decision was issued, and
- Any new evidence that you think may assist us in making our decision.

## How will the PPF deal with my stage two maladministration complaint?

We'll aim to acknowledge receipt of your **stage two** maladministration complaint in 5 working days.

At **stage two**, a second investigation will take place and a decision will be made by a Committee of non-executive Directors of the PPF Board. We'll aim to respond to you within 28 days of the receipt of your **stage two** maladministration complaint. However, if this isn't possible, we'll write to you to explain why and to provide a timescale for when you can expect to receive our response.

At each stage of the maladministration process we'll respond to you in writing, confirming the following:

- Reasons for our decision
- An explanation as to whether, and if so, to what extent the decision varies, revokes or replaces the original decision
- Details of any compensation payable
- References to any legislation that may be applicable, and
- Details of your right to appeal (and the time limits for doing so).

If you have any further queries or concerns after you receive our decision letter confirming the outcome of your **stage two** maladministration complaint, then you can contact the PPF Reviews Team for further clarification.

## How can I appeal the decision made by the PPF at stage two?

If you're unhappy with the outcome after **stage two** and wish to appeal our decision, you can contact the Pension Protection Fund Ombudsman.

You should make any appeal to them directly within 28 days of the date of the issue of our **stage two** decision. The contact details for the Pension Protection Fund Ombudsman will be provided in our written response at **stage two**.

They are also on page 38.

## PPF reviewable matters

You may wish to apply for a review of types of decisions known as reviewable matters where you think the decision is incorrect, based on inaccurate information or that the Board of the PPF has not taken full account of all the information provided to them.

### What is a reviewable matter?

A list of reviewable matters is on pages 21-35.

### Who can ask for a review of a reviewable matter?

In order to request a review you must be an interested party. A list of the interested persons who can ask for a review is also on pages 21-35.

### Are there time constraints for making a review application?

Broadly speaking, PPF review applications must be made within 28 days of the date of the matter that you wish to be reviewed.

We may however be able to accept a review application for some reviewable matters outside of these time limits, in exceptional circumstances. We can only do this if we think it's reasonable for the review application to be made late. If you ask for a review out of time, then you must explain why the review application has been made out of time.

For review applications in regard to a levy invoice, we'll allow applications to be made outside of the 28 day period, where the reason for lateness is that the scheme has appealed the employer score with our insolvency risk provider in the first instance.

## What information will we need from you?

Your review application should be sent to the PPF Reviews Team using the contact details on page 37. It must contain the information below and also be signed and dated:

- Your title and full name
- Your contact details (including your address and ideally a phone number)
- If applicable, your National Insurance Number (for members only)
- Capacity in which you're making the review application (for example, whether you're a PPF member, representing a PPF member, a levy payer, or scheme trustee). If you're a representative, please also provide the name and address of the person you're representing and evidence that you've been authorised to act on the other person's behalf
- The date of the reviewable matter that you want us to review
- Why you feel the reviewable matter is incorrect, with supporting documentation and evidence, where possible
- If you're applying outside of the normal time limit, the reason why you weren't able to ask for the review earlier, and
- If applicable, the name of the scheme that the complaint concerns.

If you would prefer to use a template application form to make your review application then one can be found on our corporate website in our Document Library section ('application to review or reconsider a decision of the PPF').

We can also send you a copy of this by post.



## How will the PPF deal with my review application?

Once we've received your review application, we'll firstly need to ensure that it can be accepted, for example, that the review application has been made within the applicable time limit. We may also need to request further information before we're able to proceed, for example, if the information provided is unclear or incomplete. We'll aim to write to you to let you know that we've received your review application within 5 working days. We'll also advise you if we need any further information before we can continue, or if it's been rejected and the reasons why.

Once your review application has been accepted, it will enter **stage one** of the reviewable matters process. It will be investigated by the Reviews Team and a decision will be made.

We'll aim to respond to you, in writing, within 28 days of receiving your review application. However, if this isn't possible, we'll write to you to explain why and to provide a timescale for when you can expect to receive our response.

At each stage of the review process we'll respond to you in writing, confirming the following:

- Reasons for our decision
- An explanation as to whether, and if so, to what extent the review decision varies, revokes or replaces the original matter
- Details of any compensation payable
- References to any legislation that may be applicable, and
- Details of your right to appeal (and the time limits for doing so).

The PPF may also send a summary of a **stage one** or a **stage two** decision to any other person it considers has also been disadvantaged or materially affected in relation to the subject of the review application.

## What if I'm unhappy with how my review has been handled?

If you have any further questions or need any clarification of the information provided after receiving our decision letter confirming the outcome of your review at **stage one**, then you can contact the PPF Reviews Team with your additional queries at any time.

If however you're dissatisfied with our decision at **stage one**, then you may ask for the matter to be investigated further and escalated to **stage two** of the process. You must do this, in writing, within 28 days of the date of the issue of our **stage one** decision.

## What additional information will we need from you at stage two?

Your **stage two** review application should be sent to the PPF Reviews Team. You should ensure that you include the following required information:

- You must explain that you're not happy with our first decision and include the date of when the first decision was issued, and
- Any new evidence that you think may assist us in making our decision.

## How will the PPF deal with my stage two review application?

We'll acknowledge receipt of your **stage two** review application within 5 working days of receipt.

At **stage two**, a second investigation will take place and a decision will be made by a Committee of non-executive Directors of the PPF Board. The Committee will take into account existing and any new evidence provided. Any decision makers that were involved in **stage one**, won't be involved in the **stage two** decision.

Again, we'll aim to respond to you within 28 days of the receipt of your **stage two** review application, however, if this isn't possible, we'll write to you to explain why and provide a timescale for when you can expect to receive our response.

At each stage of the review process we'll respond to you in writing, confirming the following:

- Reasons for our decision
- An explanation as to whether, and if so, to what extent the review decision varies, revokes or replaces the original matter
- Details of any compensation payable
- References to any legislation that may be applicable and
- Details of your right to appeal (and the time limits for doing so).

The PPF may also send a summary of a **stage one** or a **stage two** decision to any other person it considers has also been disadvantaged or materially affected in relation to the subject of the review application.

If you have any further questions or need any clarification of the information provided after receiving our decision letter confirming the outcome of your **stage two** review, then you can contact the PPF Reviews Team with your additional queries at any time.

## How can I appeal the review decision made by the PPF at stage two?

If you're unhappy with the outcome after **stage two** and wish to appeal our decision, you can contact the Pension Protection Fund Ombudsman.

You should make any appeal to them directly within 28 days of the date of the issue of the **stage two** decision. The contact details for the Pension Protection Fund Ombudsman will be provided in our written response at **stage two**.

They are also on page 38.



## PPF reviewable matters

PPF reviewable matters can be found under Schedule 9 of the Pensions Act 2004. On the pages that follow you'll find a table summarising each reviewable matter and the interested parties that are applicable in each case.

The time limit for making a review application is stated in the table. In many instances the PPF has the discretion to accept a review application received outside of the specified time limit if the Board considers it to be reasonable. However there are certain reviewable matters where the Board cannot accept an application outside of the stated time limit. Where this is the case the time limit is set out **in bold**.

An Interested Person may appoint a representative to make a review application on their behalf.

### Key:

- \* in these cases a review application may also be made in respect of a failure to act by the PPF. The time period for making a review application for a failure to act will differ and where not stated is set out in the Pension Protection Fund (Reviewable Matters) Regulations 2005
- \*\* where the fraud compensation application was made by the following persons they may also apply for a review of this decision:
  1. A person concerned with the administration of, or the provision of benefits under, the scheme.
  2. A member or beneficiary of the scheme.

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Assessment Periods</b>			
The determination notice issued by the Board approving the scheme failure notice, scheme rescue notice or ceasing to act notice issued by the Insolvency Practitioner.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The Insolvency Practitioner or former Insolvency Practitioner who issued the notice</li> <li>• Any other Insolvency Practitioner acting in relation to the Employer</li> <li>• The Employer, where there is no Insolvency Practitioner acting</li> </ul>	Section 122 & Section 123 of the Pensions Act 2004	Within <b>28 days</b> of the date of the section 123 notice
Failure by the Board to issue a determination notice in response to the scheme failure notice, scheme rescue notice or ceasing to act notice issued by the Insolvency Practitioner.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The Insolvency Practitioner or former Insolvency Practitioner who issued the notice</li> <li>• Any other Insolvency Practitioner acting in relation to the Employer</li> <li>• The Employer, where there is no Insolvency Practitioner acting</li> </ul>	Section 123 of the Pensions Act 2004	Within 28 days of the determination

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Assessment Periods (continued)</b>			
The issue of * a notice by the Board where the Insolvency Practitioner failed to issue a scheme failure notice, scheme rescue notice or ceasing to act notice.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The Insolvency Practitioner or former Insolvency Practitioner who issued the notice</li> <li>• Any other Insolvency Practitioner acting in relation to the Employer</li> <li>• The Employer, where there is no Insolvency Practitioner acting</li> </ul>	Section 124 of the Pensions Act 2004	Within <b>28 days</b> of the section 124 notice
<p>Following receipt of a section 120 notice or section 129 application/ notice the provision of* the following information by the PPF:</p> <ul style="list-style-type: none"> <li>• Whether there has been a qualifying insolvency event (QIE) (s120 only)</li> <li>• The eligibility of the scheme (or part of the scheme)</li> <li>• Where there has been a QIE or section 129 application in relation to an eligible scheme (or part of the scheme), the date on which the assessment period began.</li> </ul>	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The Insolvency Practitioner appointed in relation to the Employer</li> </ul>	<p>Regulation 3(2), 3(2A) &amp; 3(9) of the Pension Protection Fund (Provision of Information) Regulations 2005 (S.I. 2005/674)</p> <p>Section 129 of the Pensions Act 2004</p>	Within 28 days of the s120 validation/ rejection notice

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
Assessment Periods (continued)			
<p>Following receipt of a section 120 notice or section 129 application/ notice the provision of* the following information by the PPF:</p> <ul style="list-style-type: none"> <li>• Whether there has been a qualifying insolvency event (QIE) (s120 only)</li> <li>• The eligibility of the scheme (or part of the scheme)</li> <li>• Where there has been a QIE or section 129 application in relation to an eligible scheme (or part of the scheme), the date on which the assessment period began.</li> </ul>	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The Insolvency Practitioner appointed in relation to the Employer</li> </ul>	<p>Regulation 3(2), 3(2A) &amp; 3(9) of the Pension Protection Fund (Provision of Information) Regulations 2005 (S.I. 2005/674)</p> <p>Section 129 of the Pensions Act 2004</p>	<p>Within 28 days of the s120 validation/ rejection notice</p>
<p>The issue of* a scheme failure notice or a withdrawal notice where a scheme started assessment period through s.129 process.</p>	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> </ul>	<p>The Employer</p> <p>Section 130 of the Pensions Act 2004</p>	<p>Within <b>28 days</b> of the notice</p>
<p>Any directions given or variation or revocation of such directions by the Board during an assessment period.</p>	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The Employer</li> <li>• The Scheme Administrator under Finance Act 2004</li> </ul>	<p>Section 134 of the Pensions Act 2004</p>	<p>Within 28 days of the date of the direction, variation or revocation</p>



Reviewable matter	Interested person	Legislative reference	Time limit for review applications
Assessment Periods (continued)			
The issue of a notice by the Board relating to power to validate contraventions of section 135 concerning winding up or discharge of liabilities during the assessment period.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• Any person directly affected by the determination</li> </ul>	Section 136(2) of the Pensions Act 2004	Within <b>28 days</b> of the validation notice
The making of a loan* to pay scheme benefits and/or the amount of the loan.	<ul style="list-style-type: none"> <li>• Trustees of the scheme who made the application for the loan</li> </ul>	Section 139(2) of the Pensions Act 2004	Within 28 days of the loan decision
Any determination by the Board on a review of an ill health pension during the assessment period.	<ul style="list-style-type: none"> <li>• The member about whom the decision is made</li> </ul>	Section 141(2) of the Pensions Act 2004	Within 28 days of the determination
Notification as to whether the PPF will obtain a section 143 valuation or make a funding determination.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> </ul>	Section 143(2A) of the Pensions Act 2004	Within <b>28 days</b> of the notice
The failure of the Board to make a determination or obtain an actuarial valuation.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• Scheme members or individuals receiving a pension from the scheme</li> </ul>	Section 143(2)(a) & Section 143(2)(b) Pensions Act 2004	Not applicable

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Assessment Periods (continued)</b>			
Any funding determination by the Board as to whether the value of the assets of the scheme at the relevant time was less than the amount of the protected liabilities at that time is satisfied.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• Scheme members or individuals receiving a pension from the scheme</li> </ul>	Section 143(2)(a) Pensions Act 2004	Within <b>28 days</b> of the date of the funding determination summary issued to members by the trustees of the scheme
The approval of* by the Board a section 143 valuation in respect of an eligible scheme.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• Scheme members or individuals receiving a pension from the scheme</li> </ul>	Section 144(2)	Within <b>28 days</b> of the date of the valuation summary issued to members by the trustees of the scheme
The issue of* a withdrawal notice where a scheme becomes an eligible scheme or new schemes are created to replace existing schemes.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The employer</li> </ul>	Section 146 & Section 147 Pensions Act 2004	Within <b>28 days</b> of the notice
The issue of* a withdrawal notice where no insolvency event has occurred or is likely to occur.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• The employer</li> </ul>	Section 148 Pensions Act 2004	Within <b>28 days</b> of the notice
The issue of* a determination notice relating to an application for reconsideration under section 152.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> </ul>	Section 152(3) Pensions Act 2004	Within <b>28 days</b> of the notice

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
Assessment Periods (continued)			
The issue of* authority to continue as a closed scheme.	• Trustees of the scheme	Section 153(6) Pensions Act 2004	Within <b>28 days</b> of the authority
Any notice given relating to the Board's decision to make a determination or obtain actuarial valuation during a further assessment period from closed scheme status.	• Trustees of the scheme	Section 158(3A) Pensions Act 2004	Within <b>28 days</b> of the determination
The failure by the Board to make a determination or to obtain an actuarial valuation for a scheme in a further assessment period from closed scheme status.	• Trustees of the scheme	• Section 158(3) (a) & Section 158(3)(b) Pensions Act 2004	Not applicable
Any determination made by the Board regarding assuming responsibility for a scheme in a further assessment period from closed scheme status.	• Trustees of the scheme	Section 158(3) (a) Pensions Act 2004	Within <b>28 days</b> of the determination
The failure by the Board to give a transfer notice for assuming responsibility for a scheme.	• Trustees of the scheme	Section 160 Pensions Act 2004	Not applicable

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Miscellaneous</b>			
The issue of* a validation notice in relation to validation of an estimate and statement provided by an actuary in relation to a compromise agreement.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• Scheme Actuary</li> <li>• The Insolvency Practitioner</li> </ul>	Regulation 2(5) of the Pension Protection Fund (Entry Rules) Regulations (S.I. 2005/590)	Within <b>28 days</b> of the validation notice
Any direction, variation or revocation of such direction given by the Board concerning the winding up of an overfunded scheme after the end of the assessment period.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> </ul>	Section 154(7) Pensions Act 2004	Within 28 days of the direction, variation or revocation
<b>Compensation Payments and Administration</b>			
Any determination* of a person's entitlement to compensation under the pension compensation provisions.	<ul style="list-style-type: none"> <li>• The person entitled to compensation</li> </ul>	Section 162 Pensions Act 2004	At any time after the determination
Any step taken by the PPF to recover an amount overpaid during the assessment period following scheme transfer.	<ul style="list-style-type: none"> <li>• Individual who was overpaid</li> </ul>	Section 163(4)(a) Pensions Act 2004	Within 28 days of the decision
Any decision made about a notification that the recovery of the assessment period overpayments would cause hardship.	<ul style="list-style-type: none"> <li>• The individual who was overpaid</li> </ul>	Regulation 6(2) of the Pension Protection Fund (General and Miscellaneous Amendments) Regulations 2006 (S.I. 2006/580)	Within 28 days of the decision

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Compensation Payments and Administration</b>			
Any failure by the PPF to pay amounts which were underpaid during the assessment period following scheme transfer.	<ul style="list-style-type: none"> <li>The individual who was underpaid</li> </ul>	Section 163(4) (b) Pensions Act 2004	From the 29th day following scheme transfer
The making of a payment, the amount of the payment, or failure to make such a payment, relating to any entitlement to scheme pension or benefit which arose before the assessment period and remains unpaid at scheme transfer.	<ul style="list-style-type: none"> <li>The individual entitled to payment</li> </ul>	Section 166(2) Pensions Act 2004	Within 28 days of the payment or, in the case of a failure to pay, from the 29th day following scheme transfer
Any determination about a notification that the recovery of overpaid PPF compensation would cause hardship, and/or about how an overpayment of compensation will be recovered e.g. as a lump sum, in instalments deducted from PPF compensation or in a lump sum deducted from PPF compensation.	<ul style="list-style-type: none"> <li>The individual who was overpaid</li> </ul>	Regulation 16(2) or 5(b) of the Pension Protection Fund (General and Miscellaneous Amendments) Regulations 2006 (S.I. 2006/580)	Within 28 days of the determination

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Compensation Sharing on Divorce</b>			
Any determination of a person's entitlement to compensation as a result of a compensation sharing order.	• Any person directly affected by the decision	Chapter 1 of Part 3 Pensions Act 2008	Within 28 days of the determination
Any determination that any individual's right to PPF compensation is or is not shareable.	• Any person directly affected by the decision	Chapter 1 of Part 3 Pensions Act 2008	Within 28 days of the determination
Any determination that the implementation period for a pension compensation credit is or is not extended for the purposes of discharging liability.	• Any person directly affected by the decision	Section 114 Pensions Act 2008	Within 28 days of the determination
The recovery of a compensation sharing charges, the amount of a charge or method of recovery of a charge.	• Any person directly affected by the decision	Regulation 18 of the Pension Protection Fund (Pension Compensation Sharing and Attachment on Divorce etc) Regulations 2011)	Within 28 days of the determination

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Money Purchase Benefits</b>			
Any determination* by the Board relating to discharge benefits as money purchase benefits in certain transitional cases.	<ul style="list-style-type: none"> <li>Any person directly affected by the decision</li> </ul>	Regulation 54(1) of the Pension Act 2011 (Transitional, Consequential and Supplementary Provisions) Regulations 2014	Within 28 days of the determination
Any determination* by the Board relating to Board's assumption of responsibility after the appointed day regarding closed schemes.	<ul style="list-style-type: none"> <li>Any person directly affected by the decision</li> </ul>	Regulation 55(2) of the Pension Act 2011 (Transitional, Consequential and Supplementary Provisions) Regulations 2014	Within 28 days of the determination
Any direction* by the Board to trustees or managers about the exercise of certain powers.	<ul style="list-style-type: none"> <li>Any person directly affected by the decision</li> </ul>	Regulation 57(1) of the Pension Act 2011 (Transitional, Consequential and Supplementary Provisions) Regulations 2014	Within 28 days of the determination

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Levy</b>			
The amount of the pension protection levy.	• Trustees of the scheme	Section 181(3) (b) Pensions Act 2004	Within 28 days of the date of the invoice
The determination* that a scheme is an eligible scheme for levy purposes.	• Trustees of the scheme	Section 181(3)(a) Pensions Act 2004	Within 28 days of the date of the levy invoice
Any determination* in respect of an application for the grant of a waiver.	• Trustees of the scheme	Regulation 3 of the Pension Protection Fund (Waiver of Pension Protection Levy and Consequential Amendments) Regulations 2007 (S.I. 2007/771)	Within 28 days of the waiver decision
Any determination* by the Board relating to waiver of the interest for late payment of the pension protection levy.	• Trustees of the scheme	Regulation 19A(7) or (8) of the Pension Protection Fund (General and Miscellaneous Amendments) Regulations 2006 (S.I. 2006/580)	Within 28 days of the date of the levy interest invoice



Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Fraud Compensation</b>			
The making of* and/or the amount of a fraud compensation payment where a qualifying insolvency event has occurred.	• Trustees of the scheme**	Section 182(1) Pensions Act 2004	Within 28 days of the payment or in the case of a failure from the 22nd day after the settlement date determined by the PPF
The issue of a notice* relating to whether a scheme rescue is not possible or that a scheme rescue has occurred.	• Trustees of the scheme **	Section 183(2) Pensions Act 2004	Within 28 days of the notice
The determination of the settlement date* relating to recovery of value where an application has been made for fraud compensation.	• Trustees of the scheme **	Section 184(2) Pensions Act 2004	Within 28 days of the determination
Any determination* relating to recovery of value: whether amount received in respect of any particular act or omission.	• Trustees of the scheme **	Section 184(4) Pensions Act 2004	Within 28 days of the determination
The making of* or the amount of an interim payment.	• Trustees of the scheme **	Section 186(1) Pensions Act 2004	Within 28 days of the payment or in the case of a failure from the 15th day from the Board being provided with sufficient information to determine if the provision applies

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
<b>Fraud Compensation (continued)</b>			
Any term or condition imposed relating to the making of a fraud compensation payment or on the payment of an interim payment.	• Trustees of the scheme **	Section 185(2) & Section 186(4) Pensions Act 2004	Within 28 days of the determination
Any determination relating to whether the amount of an interim payment was excessive.	• Trustees of the scheme **	Section 186(3) (b) Pensions Act 2004	Within 28 days of the determination
Any date determined relating to the earliest date for making a fraud compensation transfer payment.	• Trustees of the scheme **	Section 187(4) Pensions Act 2004	Within 28 days of the determination
Any determination relating to fraud compensation transfer payments and whether payment is received in respect of a particular act or omission.	• Trustees of the scheme **	Section 187(6) Pensions Act 2004	Within 28 days of the determination

Reviewable matter	Interested person	Legislative reference	Time limit for review applications
Any determination* relating to occupational pension schemes in respect of which any fraud compensation levy is imposed.	• Trustees of the scheme **	Section 189(7) (a) Pensions Act 2004	Within 28 days of the invoice date/ determination
The amount of any fraud compensation levy payable.	• Trustees of the scheme	Section 189(7) (b) Pensions Act 2004	Within 28 days of the invoice date
<b>Fraud Compensation (continued)</b>			
A determination* to exercise any function of the Pensions Compensation Board where any such function is exercised by the Board.	<ul style="list-style-type: none"> <li>• Trustees of the scheme</li> <li>• A person concerned with the administration of, or the provision of benefits under the scheme</li> <li>• A member or beneficiary of the scheme</li> </ul>	Sections 78(4) and 81 to 84 Pensions Act 1995	Within 28 days of the determination

Please note: At the time of print this was a summary of the reviewable matters contained in Schedule 9 of the Act (as amended). However, it should not be taken as a definitive guide as it is a simplification of the relevant legislative provisions and does not include some transitional provisions or some modifications.

Schedule 9 may also be subject to further amendment.



## Contact Us

### Complaints Team

**Complaints Team**  
**Pension Protection Fund**  
**PO Box 254**  
**Wymondham NR18 8DN**

Telephone: **0330 123 2222**

Email: **[complaints@ppf.gsi.gov.uk](mailto:complaints@ppf.gsi.gov.uk)**

PPF Corporate website: **[www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)**

### Member Services Team

**Pension Protection Fund**  
**PO Box 254**  
**Wymondham NR18 8DN**

Telephone: **0330 123 2222**

Email: **[ppfmembers@ppf.gsi.gov.uk](mailto:ppfmembers@ppf.gsi.gov.uk)**

PPF Corporate website: **[www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)**

## Reviews Team

**PPF Reviews Team**  
**Pension Protection Fund**  
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**12 Dingwall Road**  
**Croydon CR0 2NA**

Telephone: **0330 123 2222**

Email: **[reviews@ppf.gsi.gov.uk](mailto:reviews@ppf.gsi.gov.uk)**

PPF Corporate website: **[www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)**

## Levy Operations Team

**Levy Operations Team**  
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**Renaissance**  
**12 Dingwall Road**  
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Telephone: **0345 600 2541**

Email: **[information@ppf.gsi.gov.uk](mailto:information@ppf.gsi.gov.uk)**

PPF Corporate website: **[www.pensionprotectionfund.org.uk](http://www.pensionprotectionfund.org.uk)**

## Other useful contacts

The Pension Protection Fund Ombudsman is the escalation point for certain types of complaints and concerns for the PPF. In order to escalate your case to them you'll need to have firstly been through the preliminary stages, as explained on pages 10-20. The contact details are below.

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

Telephone: **0800 917 4487**

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

Website: [www.ppfo.org.uk/ppfohome.asp](http://www.ppfo.org.uk/ppfohome.asp)

Depending on the nature of your query or complaint, you may also wish to contact The Pensions Advisory Service, a not for profit organisation, that provide free and independent advice. The contact details are below.

**The Pensions Advisory Service**  
**11 Belgrave Road**  
**London SW1V 1RB**

Telephone: **0800 011 3797**

Email: [enquiries@pensionsadvisoryservice.org.uk](mailto:enquiries@pensionsadvisoryservice.org.uk)

Website: [www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

..... This booklet is for guidance only. It's necessarily simplified and not a definitive statement of law or entitlement.

..... Information in this booklet is based on our current understanding of the legislation governing the PPF in force at the time of writing.

..... Payments will always have to be calculated in accordance with legislation which will, therefore, override in the case of conflict.

