

ARMED FORCES PENSIONS

Standards of service and what to do if things go wrong.

Please keep this leaflet in a safe place. It tells you what standard of service you can expect from Equiniti Paymaster, and what to do if things unfortunately go wrong. Please let us know if you suffer from poor eyesight and would like a larger print of this newsletter or if you are reading this to a blind pensioner who would prefer a copy in Braille.

OUR STANDARDS OF SERVICE ARE:

To issue your retired pay or pension, for the right amount, at the right time and to the right destination. (Please note that direct credit payments to a bank abroad take a little longer to process than those to a UK account.).

To reply to your correspondence within 10 working days of receipt.

To take action on at least 50% of all new pension awards within 2 working days and the remainder within 5 working days of receipt from the awarding department.

To take action on revised awards within 5 working days of receipt from the awarding department.

We will answer your questions and deal with changes affecting your pension fully, accurately, clearly and without using confusing terms. We will treat you politely, fairly and considerately, and keep information about you and your pension confidential.

We have set up a Equiniti Paymaster **Customer Communication Centre** to enable us to deal with your enquiries as quickly as possible. If you have a question about your pension or wish to tell us about a change in your circumstances, such as a new address or bank account please call us. Make sure you have your pension reference number and National Insurance number, plus your old and new payment details ready. We will endeavour to deal with your enquiry or change your details straight away.

The Customer Communication Centre is open from 8.00 am to 6.00 pm Monday to Friday. However, our lines are always extremely busy on a Monday so if your call is not urgent you may find it more convenient to contact us Tuesday to Friday. The Customer Communication Centre telephone number is shown at the top of this letter.

If you write to us please provide a daytime telephone number, if you have one, and quote your pension reference number. This would enable us to contact you quickly if we need to.

From time to time you may receive a **survey questionnaire** asking for your opinion of our service. We would be grateful if you would spend a little time answering our questions. Your answers will help us improve the service we provide. Thank you in advance for your co-operation.

COMPLAINTS PROCEDURE

We make every effort to get things right. However, occasionally things go wrong and it is a cause of great concern when this happens. For that reason we treat ALL complaints with urgency and do our utmost to put matters right as quickly as possible.

When things go wrong, please tell us without delay. You may telephone, call in person or write. If you telephone or visit we will try to give you an answer straight away. If we cannot do so at the time we will tell you why and explain what we have to do next. We will contact you again in 10 working days to bring you up to date with the situation.

If you write to us we will try to give you a full reply within 10 working days. However, sometimes we are unable to do so, because, for example we have to contact another organisation. In this case we will send you an interim reply which will explain what we are doing, tell you who is handling your complaint, and when we expect to send you a full reply.

If you are not satisfied with the way we have handled your complaint please write to the **Pensions Customer Services Team Leader**, Armed Forces Pensions, who will look into this matter urgently and will acknowledge receipt of your letter within 10 days.

If you are still not satisfied with our reply you may write to the **Pensions Services Manager** who will also send you a reply within 10 working days.

Having followed the above procedure, if you are still not happy, you can get help from **The Pensions Advisory Service (TPAS)**. You may also take your case to the Pensions Ombudsman. The address for both of these is 11 Belgrave Road, London, SW1V 1RB. Please contact TPAS before you speak to the Pensions Ombudsman.

A complaint may identify a weakness in our procedures. If this is the case we will not only apologise for the inconvenience we have caused you, but will also review these procedures urgently so that other pensioners can benefit from your comments.

Pensions Increase: An increase to your pension will be payable if you are over age 55 or in receipt of an ill health, widow's, widower's, or child's allowance. The first payment to be affected will be the one immediately after the pensions increase date in April. An advice note will be issued to notify you of your new annual rate.

P60: If you have paid tax we will send you a P60 form by the middle of May. Please note that your P60 may be enclosed with your advice note or issued as a separate document.

Data Protection Act 1998: Equiniti Paymaster is sometimes asked by various commercial or other organisations (e.g. SSAFA), to send details of their services, which may be of benefit to you. Under no circumstances will your details be released to a third party. If you would prefer **not** to receive communications from any organisation please write to our **Data Protection Unit** at the address at the top of this leaflet.