

A Guide to Complaints and the Internal Dispute Resolution Procedure (IDRP)

Lambeth Pension Fund

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1. Introduction

Lambeth Pension Fund is committed to delivering a high-quality pension service to all members, beneficiaries and employers participating in the Local Government Pension Scheme (LGPS).

We recognise that occasionally members may disagree with a decision that has been made or may feel that they have received poor service. This guide will take you through the Local Government Pension Scheme (LGPS) appeals process which is known as the Internal Dispute Resolution Procedure (IDRP). It covers:

- How to raise concerns informally.
- How to appeal a pension decision through the Internal Dispute Resolution Procedure (IDRP).
- How to make a complaint regarding the handling of personal data.
- Where to obtain independent help and support.

2. Our Commitment to Members

Lambeth Pension Fund aims to:

- Treat members fairly and consistently.
- Provide accurate and timely information.
- Resolve concerns at the earliest opportunity.
- Learn from complaints to improve service delivery.
- Protect personal information and comply with data protection legislation.

3. Before Making a Formal Complaint

Many issues can be resolved quickly without the need for formal procedures by contacting the decision maker directly. Whether this is your employer or the Lambeth Pension Fund, the decision may have come about because of incorrect information being used or a misunderstanding.

Issues can normally be resolved on an informal basis, so please bear this in mind before making a formal complaint, as it may save you time. If an agreement cannot be made between you and the decision maker, you can make a formal complaint using the IDRP.

4. Who can complain?

Anyone whose rights to benefits payable from the Lambeth Pension Fund have been affected by a decision made by either their employer or Lambeth Pension Fund, for example if:-

- You are a Lambeth Pension Fund member, including members who are currently paying in, those who have left and their pension benefits are not in payment, or those who are receiving a pension.

- You are a prospective Lambeth Pension Fund member. This means that, though you are not a member now but you could become one by opting in or if your employer enrolls you into the fund.
- You are a member's dependant, for example, the widow, widower, surviving civil partner, eligible cohabiting partner or the child of a member or prospective member.
- You are someone who is entitled to benefits in the Lambeth Pension Fund when a member has died.

You can even use the complaints procedure if in the last six months you have ceased to be in one of the above categories or if your complaint is about whether you are eligible.

Using someone else to represent you

You might feel happier with someone else representing you, or you may not be able to put your case forward yourself, for example because you are a child. In this case you can choose someone else to represent you. This can be whoever you like, for example, a trade union official, welfare officer, husband, wife, partner or friend. You will need to give the person you have chosen written authority to act on your behalf.

5. What can I complain about?

When you become a member of the LGPS many decisions are made about your membership. Some decisions are made by your Employer (or ex-employer if you no longer pay LGPS contributions), whilst some are made by the Administering Authority. The London Borough of Lambeth is the administrative authority for the Lambeth Pension Fund.

If you have concerns about a decision that has been made by your employer, ex-employer or administrative authority, you should first check with the decision maker to make sure it has been based on the correct information. When you are notified of a decision, contact details will be provided so you can query any uncertainties. Details of your right to appeal under the LGPS rules, should also be included with the decision.

Types of administrative authority decisions

- How you are affected by the LGPS rules.
- Working out your pension benefits.
- Applying any discretions we have.

Types of employer first instance decisions

- Deciding whether you can join the LGPS.
- Deciding your contribution rate.
- Deciding the pay we should use to work out your pension benefits.

- Deciding whether you can retire on ill health grounds.
- All other decisions under LGPS rules which state: “A person’s scheme employer must decide any question concerning any other matter relating to the person’s rights or liabilities under the scheme.

You can also complain if you haven’t been given the information you need or you think there has been an unreasonable delay in making a decision when paying your pension benefits.

This includes any data subject complaint, meaning any complaint, dispute or disagreement relating to your personal data, e.g. how it has been collected, used, stored, shared, or otherwise processed by the administering authority, a scheme employer, or their service providers.

See section ‘Data subject complaints’ below and the Information Commissioner’s Office (ICO) guidance on data protection complaints for further details. If it is unclear whether the complaint is a data subject complaint, the administering authority or the scheme employer (as appropriate) may ask you to clarify.

6. What can’t I complain about?

There are some types of complaints, known as exempt disputes, that you cannot raise using the IDRP. Such disputes cover situations where you may have already commenced proceedings in a court of law or employment tribunal, or where you’ve already referred your case to the Pensions Ombudsman.

You cannot use the IDRP process to resolve disputes with your employer which do not concern the Lambeth Pension Fund and you also can’t appeal just because you are unhappy with a decision. You must clearly state why you feel that you meet the criteria under LGPS rules or that new evidence should be considered.

7. Data subject complaints

Data subject complaints cover any complaint, dispute or disagreement relating to your personal data, e.g. how it has been collected, used, stored, shared, or otherwise processed by the administering authority, a scheme employer, or their service providers.

If a complaint is treated as a data subject complaint, it will be handled differently from other complaints under the IDRP. Where only part of a complaint is a data subject complaint, the administering authority or the scheme employer (as appropriate) may either:

- a) treat the whole complaint as a data subject complaint, or
- b) split it up and deal with each part under the relevant procedure.

To make a data subject complaint, please use the 'Data Protection Complaint Form' at the end of this document. For data subject complaints the Lambeth Pension Fund will:-

- a) acknowledge the data subject complaint within 30 days of it being received.
- b) take appropriate steps to respond to the data subject complaint (such as making enquiries into it and informing you about progress) without undue delay, and
- c) provide you with a clear outcome without undue delay, including explaining any remedial action taken (if relevant).

The Lambeth Pension Fund will notify you (and your representatives) that if you are not satisfied with the decision reached, you can escalate your data subject complaint up to the ICO using the contact details as follows:

- Telephone: 0303 123 1113
- Website: <https://ico.org.uk/make-a-complaint>

If the ICO opens an investigation into the data subject complaint as a result of a complaint or referral to it, then the data subject complaint will become exempt and its consideration under this IDRP will cease.

8. Internal Dispute Resolution Procedure

The Internal Dispute Resolution Procedure (IDRP) is a statutory complaints process required under the LGPS Regulations. It provides a formal means for challenging and reviewing decisions affecting pension rights and benefits.

The process is split into two stages as follows:-

8.1. Stage 1 IDRP

If you are not satisfied with the response you have received to your informal complaint, the next step is to raise a stage 1 IDRP.

Please use the Stage 1 IDRP form at the end of this document, as it will help you include the right details. **You must make this request within six months of the problem or decision taking place**, as your complaint can only be looked at later than this in exceptional cases.

The LGPS Regulations require us to appoint an adjudicator to deal with all stage 1 complaints. The stage 1 adjudicator for the London Borough of Lambeth is the Director of Human Resources & Organisational Development.

What happens next?

The adjudicator will look at the facts of your case along with the LGPS rules and any other legislation or case law they need to refer to. They may also need to ask you or your employer for more information to help them understand your appeal.

The adjudicator should reply to you in writing within two months of receiving your form. This will be to either give you their decision or to explain the reasons for any delay and confirm when you will have a decision.

You can take your complaint further to Stage 2 if:

- the adjudicator has failed to issue either a decision, or a letter of explanation within three months of you making the application,
- you have not had a decision from the adjudicator within one month of the date they said you would, or
- you have had a decision from the adjudicator but you disagree with it.

Stage 1 Overview:-

Time Limit	Within six months of the problem or decision taking place
Form to Complete	IDRP Stage 1 Form
Accompanying Evidence Required	• A copy of the original written notification you received • Any other relevant supporting evidence
The adjudicator is	The Director of Human Resources & Organisational Development
The appointed adjudicator will:	• Review the complaint • Consider LGPS Regulations and other relevant legislation • Request additional information where necessary • Reach an independent determination
Deadline for Response	A written decision will normally be issued within two months. If additional time is required, the member will be informed of the reasons for the delay

8.2. Stage 2 IDRP

If you are unhappy with the Stage 1 decision you can appeal under Stage 2 of the process.

Please use the Stage 2 IDRP form at the end of this document, as it will help you include the right details. **You must make this request within six months of receiving the Stage 1 decision.** The form allows you to explain why you are dissatisfied with the decision and why you want it to be reconsidered.

The LGPS Regulations require us to appoint an adjudicator to deal with all Stage 2 complaints. The Stage 2 adjudicator for the London Borough of Lambeth is the Director of Legal & Governance.

What happens next?

The Stage 2 adjudicator will re-examine your case, once again reviewing scheme rules and the facts of your case. They may also need to ask you or your employer for more details to help them understand the issue.

The Stage 2 adjudicator should reply to you in writing within two months of receiving your Stage 2 form. This will be either to:

- give you their decision, which will confirm or replace the Stage 1 adjudicator's decision, or
- explain the reasons for any delay and inform you when you will have a decision.

Stage 2 Overview:-

Time Limit	Within six months of the Stage 1 determination
Form to Complete	IDRP Stage 2 Form
Accompanying Evidence Required	• A copy of the original written notification you received • A copy of the Stage 1 decision • Any other relevant supporting evidence
The adjudicator is	The Director of Legal & Governance
The appointed adjudicator will:	• Review the complaint and Stage 1 determination • Consider LGPS Regulations and other relevant legislation

	• Review all evidence submitted and request additional information where necessary • Reach an independent determination to either uphold the Stage 1 decision, replace the Stage 1 decision and direct corrective action
Deadline for Response	A written decision should normally be issued within two months.

9. Getting outside help from other bodies

9.1. The Pensions Ombudsman

The Pensions Ombudsman (TPO) can investigate any type of disagreement about your pension so long as it is within three years of the original disagreement being made. However, the Pensions Ombudsman would normally expect you to have completed both stages of the IDR process and asked for the help of MoneyHelper a service provided by The Money & Pensions Service (MAPS) before they will consider your case.

The Pensions Ombudsman's decision is final and binding. Matters where legal proceedings have already started cannot be investigated. The Pensions Ombudsman can be contacted at:

Address: 10 South Colonnade, Canary Wharf, London, E14 4PU

Phone: 01159 659570

Email: contact@maps.org.uk

Website: www.pensions-ombudsman.org.uk

9.2. MoneyHelper

MoneyHelper can provide free advice and information to explain your rights and responsibilities or may even be able to help to resolve your complaint or dispute. They can be contacted at:

Address: Money and Pensions Service, Borough Hall, Cauldwell Street, Bedford, MK42 9AB

Phone: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: <https://maps.org.uk/en>

9.3. Information Commissioner's Office

The Information Commissioner's Office can look into any type of disagreement about your pension that is a data subject complaint. They can be contacted at:

Phone: 0303 123 1113

Websites: <https://ico.org.uk/global/contact-us> or <https://ico.org.uk/make-a-complaint>

10. Contacting the Lambeth Pension Fund

Address: Lambeth Pensions, PO Box 80771, London, SW2 9QQ

Phone: 0207 926 3333 (option 2)

Email: pensions@lambeth.gov.uk

Website: <https://www.lgpslambeth.org/>

Internal Dispute Resolution Procedure (IDRP)

Stage 1 Application Form *(Must be made within six months of initial decision)*

Member details *(Please fill in this part in all cases)*

Surname		Title	
Forenames			
NI Number		Date of Birth	
Address			
Employer			

Dependant details *(Only fill in this section if you are a dependant)*

Surname		Title	
Forenames			
NI Number		Date of Birth	
Address			
Relationship to Member			

Representative details *(Only fill in this section if you are representing the applicant)*

Full Name			
Address			
Postcode		Email	
Telephone			
Relationship to Applicant			

Statement of Application

Please give full details of your disagreement providing as many facts as possible. These details should be your account of the reason for disagreement, including any relevant dates, previous discussions and enclosing any relevant letters / documents, including a copy of the original written notification you received. Please continue on an extra page if you need more space.

Declaration

I would like my Stage 1 application to be considered and a decision to be made about it. I agree to the processing of my information for this purpose. I understand this may involve Lambeth Pension Fund sharing information about my case which may include medical, financial or general information, as appropriate, to the adjudicator for this purpose.

Signed:

Date:

Print Name:

Please enclose a copy of any notification of the decision you are complaining of which has been issued by the employer or Lambeth Pension Fund. Also enclose any other letters or notifications in support of your application.

We recommend that you submit your application form by email to pensions@lambeth.gov.uk. Alternatively, please send it to the address below.

Internal Dispute Resolution Procedure (IDRP)

Stage 2 Application Form *(Must be made within six months of Stage 1 decision)*

Member details *(Please fill in this part in all cases)*

Surname		Title	
Forenames			
NI Number		Date of Birth	
Address			
Employer			

Dependant details *(Only fill in this section if you are a dependant)*

Surname		Title	
Forenames			
NI Number		Date of Birth	
Address			
Relationship to Member			

Representative details *(Only fill in this section if you are representing the applicant)*

Full Name			
Address			
Postcode		Email	
Telephone			
Relationship to Applicant			

Statement of Application

Please give full details of your disagreement providing as many facts as possible. These details should be your account of the reason for disagreement, including any relevant dates, previous discussions and enclosing any relevant letters / documents, including a copy of the Stage 1 decision you received. Please continue on an extra page if you need more space.

Declaration

I would like my Stage 2 application to be considered and a decision to be made about it. I agree to the processing of my information for this purpose. I understand this may involve Lambeth Pension Fund sharing information about my case which may include medical, financial or general information, as appropriate, to the adjudicator for this purpose.

Signed:

Date:

Print Name:

Please enclose a copy of any notification of the decision you are complaining of which has been issued by the employer or Lambeth Pension Fund. Also enclose any other letters or notifications in support of your application.

We recommend that you submit your application form by email to pensions@lambeth.gov.uk. Alternatively, please send it to the address below.

Data Protection Complaint Form

This form is intended exclusively for raising concerns regarding the handling, processing, or protection of personal data within the London Borough of Lambeth Pension Fund (the "Fund"). It should only be used where you believe that your personal information may have been collected, accessed, shared, retained, or secured in a manner that could constitute a breach of data protection requirements under the UK GDPR, the Data Protection Act 2018, or the Data Use and Access Act (DUAA) 2025.

If you have any general concerns about how your pension is being managed, please submit them through the Fund's standard complaints process.

Your details *(Please fill in this part in all cases)*

Surname		Title	
Forenames			
NI Number		Date of Birth	
Address			
Email Address			

Your complaint

Please include the following details where applicable: what your complaint is about, when it happened, who you dealt with, how you would like us to resolve the matter. Please continue on an extra page if you need more space.

Declaration

I understand that this form will collect my personal data and contact details and that this will be used to process my request. It will not be shared with any third parties, unless Lambeth Pension Fund have a legal or regulatory reason to do so. You can find out more about how we process personal data and data rights in our Privacy Notice.

Signed: Date: