

## Internal Dispute Resolution Procedures

If you are not happy with the way your pension scheme membership has been dealt with, please let us know before making a complaint under the Internal Dispute Resolution Procedures (IDRP). We are happy to put right any mistake that may have occurred and an informal enquiry of this kind may save you time and trouble.

Our email address is [dbs-afpsi-authority@mod.gov.uk](mailto:dbs-afpsi-authority@mod.gov.uk)

Making an informal enquiry, or formal complaint, does not affect your statutory right to have your dispute heard under IDRP.

The formal process which you can follow is set out below.

### Internal Dispute Resolution Procedures

Armed Forces Pension Scheme members have the right to raise a complaint if they disagree with a decision or action taken by the scheme administrator. Complaints can be raised using IDRP.

The IDRP is a single stage process which looks at all aspects of a complaint along with any additional information or evidence provided. There is no appeal stage; however, advice or assistance from the Pensions Ombudsman can be taken at any point during or after a complaint if you disagree with the outcome. Details of how to contact the Pensions Ombudsman are given in the Help and Support section of this factsheet.

### What does IDRP cover?

IDRP covers any disagreement under the Armed Forces pension arrangements and includes all Armed Forces pension schemes.

You can complain when you think that maladministration has occurred; this is where you believe that the scheme administrator has done something that they shouldn't have, or they have not done something that they should. Maladministration can also refer to unreasonable delays and provision of incorrect information.

You can also complain about a discretionary decision made by the scheme administrators or if you believe that we have not followed the scheme rules.

### What IDRP doesn't cover

IDRP does not cover pay or employment issues, or non pension scheme related benefit issues.

Challenges to the rules of the scheme are excluded from IDRP.



## Internal Dispute Resolution Procedures

### Who has a right to complain under IDRP?

- **An active, deferred or pensioner member**  
Someone who is a member of the scheme, or who is receiving a pension
- **A dependant**  
Someone who is the widow, widower, surviving civil or nominated partner, or a child of a member or prospective member
- Pension credit members
- Anyone who used to be a member of the scheme
- Anyone who believes they have an entitlement to an Armed Forces pension

You can choose to have someone else take your complaint forward on your behalf. This person is then known as your representative. You must provide your representative with signed, written consent for them to raise your complaint.

### How to make an IDRP complaint

You must put your dispute in writing, clearly stating what the complaint is about and what outcome you expect. You should include your

- |                             |                    |
|-----------------------------|--------------------|
| • full name                 | • address          |
| • Service Number            | • telephone number |
| • National Insurance number | • email address    |

You must provide as much evidence as possible to show why you are challenging a decision or ruling; this may include medical documents or evidence that a different decision has been taken in the past.

#### IDRP complaints should be sent to

Armed Forces Pension Schemes  
Manager  
Veterans UK  
Mail Point 610  
Kentigern House  
65 Brown Street  
Glasgow  
G2 8EX

Email: [dbs-afpsi-authority@mod.gov.uk](mailto:dbs-afpsi-authority@mod.gov.uk)

### What happens when I make an IDRP complaint and how long will it take?

We may need to contact you by telephone to obtain further information or discuss your complaint further with you.

A decision will be made by a deciding officer of senior management grade and a full reply will be given to you. If we've got something wrong, we will do our best to put it right. We will admit our mistakes and offer a full apology. We will also review our policies and procedures to try and stop it happening again.

We will acknowledge your complaint within five working days from the date of receipt and tell you how long it will take to give you a full reply. The Pension Regulator expects that a decision will be made on a dispute within four months of receiving an application. However, we aim to provide a response to you within 60 working days.

Sometimes, due to the complexity of the complaint, we will not be able to meet this timescale. If this happens we will write to you and keep you fully informed of the progress being made.

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### What you can expect our decision to contain

Where possible we will:

- Tell you if your complaint has been accepted or rejected
- Respond to all aspects of the complaint
- Explain the reasons for the decision
- Refer to any scheme rules we have applied when making the decision
- Refer to any relevant legislation such as the Finance Act
- Apologise for any error and explain what we will do to put matters right.

### If you are not satisfied with the outcome of our decision

You can contact the Pension Ombudsman for an external independent review.

### Help and support

You can contact the Pensions Ombudsman at any point during the IDR process; however, you must do so within three years of the date of the original decision or action (or within three years of you becoming aware of it) about which you are complaining. The Ombudsman can investigate and determine on any complaint and their decision is final and binding on all parties. The Pensions Ombudsman cannot direct a pension scheme to act outside the rules.

#### In writing:

The Pensions Ombudsman  
10 South Colonnade  
Canary Wharf  
E14 4PU

#### By email:

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

#### By telephone:

0800 917 4487

You can also visit their [website](#) for further information.

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## Internal Dispute Resolution Procedures

### Frequently asked questions

#### **Can I use IDRП to raise a complaint about the Armed Forces Pension Scheme?**

As long as you are an active, deferred, pensioner or pension credit member of the scheme or you are the dependant of a scheme member you can complain using the IDRП process. You can also complain if you believe that you have an entitlement to an Armed Forces pension.

#### **What do the terms active, deferred, pensioner and pension credit member mean?**

An active member is an individual who has joined the pension scheme and is earning benefits under the scheme. A deferred member is no longer earning benefits but has a deferred pension due at a later date. A pensioner member is in receipt of a pension from the scheme. A pension credit member is a former spouse or civil partner who becomes a member of the pension scheme in their own right as a result of a Court Order which decrees that a percentage of the value of a scheme member's pension benefits are transferred to them permanently.

#### **How do I raise a complaint using IDRП?**

Detailed guidance on raising a complaint is given on pages 1 and 2 of this factsheet. You must clearly state that you are raising a complaint under IDRП, provide the reasons for the complaint and your expected outcome providing as much additional information and evidence as possible.

#### **Who will deal with my complaint?**

Your complaint is initially handled by a desk officer. If any part of it is unclear or if there is insufficient evidence, they will contact you to discuss it further. They will carry out a thorough investigation and then present the case to a deciding officer who is a senior management grade, they will make a decision on your complaint.

#### **How long will I wait to receive a response?**

We aim to respond to all complaints within 60 working days timeline. This allows us time to give full consideration to your complaint. We will keep you informed if we are not able to respond within this timeframe.

#### **I used to have the right to appeal an IDRП decision. Why is this no longer the case?**

The view of the Pensions Ombudsman (PO) is that the complaints process should be accessible, simple and streamlined with the aim of achieving the right outcome at the earliest opportunity. The PO expects that a decision will be made on a dispute within four months of receiving an application. The streamlined single stage IDRП process will reduce this further. We have shortened the overall process to a 60 working days timeline so that we can provide you with a decision in a quicker timeframe. If you disagree with our decision you can still refer your complaint to the Pensions Ombudsman.