

Complaints Policy

Money and Pensions Service



Money &
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Service



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Complaints Policy

Introduction

On 1 January 2019, Pension Wise, The Pensions Advisory Service, and the Money Advice Service, merged to form one organisation. These three businesses became known as the Money and Pensions Service (MaPS) on 1 April 2019. MaPS is an arms-length body of the Department for Work and Pensions (DWP).

MaPS offers or funds free impartial information, guidance and advice. It also works closely with its commissioned grant-funded delivery partners in England, Wales, Scotland, and Northern Ireland. The focus is on delivering excellent services, quality, and value for money to ensure customers get useful guidance based on their specific needs. This Policy sets out how MaPS handles complaints.

Our Standards and Services

A complaint is an expression of dissatisfaction made directly to MaPS or through one of its commissioned delivery partners about the quality of services, actions, or lack of action. It can be made in writing, in person, by phone or email etc. Complaint resolution is important to the organisation and immediate action is undertaken to resolve them satisfactorily. The processes outlined in this 'Complaint Policy' relate solely to MaPS.

MaPS has dedicated individuals responsible for investigating complaints, and each external delivery partner independently investigates the complaints they receive, and each adheres to its distinct complaint handling procedures.

MaPS does not investigate complaints about other organisations. For example, pension providers, mortgage lenders, banks, etc. A customer would need to contact the organisation they have a grievance with about their concerns.

Fairness and Impartiality

MaPS investigates and considers all complaints fairly and impartially, takes complaints seriously and operates strict rules of confidentiality. MaPS employees do not discriminate against customers based on nationality, ethnicity, race, gender, age, sexuality, disability, religion, or any other reason. MaPS will endeavour to provide an alternative format of this document upon request, e.g., braille, or a telephony service etc.

Vulnerable Customers

MaPS recognises that vulnerability is not exclusive to a person's character or status, that it can be multi-dimensional and transient. Life-changing events can leave people vulnerable, including age, relationship breakdowns, bereavement, redundancy, physical or mental health issues, caring responsibilities, financial detriment, geographical location, levels of literacy, lack of digital skills or internet access, unemployment, immigration, or asylum status, housing, language barriers and experiences of domestic abuse etc.

Certain factors such as mental health, disabilities or other factors may affect a customer's ability to communicate, and some customers may not realise their behaviour might be viewed as unreasonable. Therefore, MaPS will endeavour to take all customers personal circumstances into consideration, to ensure everyone can benefit and access its services. Furthermore, if MaPS employees believe a customer may be at risk, they will inform them of charitable organisations which might be able to assist such as the Samaritans, Citizens Advice, Refugee Action, etc.

The Complaints Handling Process

MaPS operates three stages of complaint handling, acknowledges complaints within 5 working days, and aims to send a full reply within 20 working days.

Stage 1

A member of staff in the directorate associated with the complaint will investigate the customer's concerns. They will review the records associated with the case to identify any issues, resolve the complaint, and send the customer a full reply. If a customer remains dissatisfied after receiving the response, they have 28 days from the date on the letter to escalate their complaint to stage 2 if they wish.

Stage 2

The Complaints and Freedom of Information Officer will liaise with the relevant Head of Service to review the complaint and send the customer a full reply. They will also advise the customer of their right to escalate their complaint to stage 3 to be looked at by an external arbitrator.

Stage 3

The customer can submit their complaint to an external arbitrator. This has to be arranged via their local MP.

The External Arbitrators

The Pensions Ombudsman, Parliamentary and Health Service Ombudsman, and the Financial Ombudsman Service are all external arbitrators that look at complaints about MaPS Services, but each of them carries out a distinctive service.

The Pensions Ombudsman

The Pensions Ombudsman was set up to investigate complaints involving pension schemes. It considers disputes and complaints about decisions made by the Pension Protection Fund or the Financial Assistance Scheme. It also investigates pensions set up by employers such as occupational pension schemes or a personal pension plan, as well as those arranged by individuals.

However, there are rules which determine the type of cases The Pensions Ombudsman can investigate. Anyone wishing to escalate a complaint should check first, to find out whether it is a matter they can consider.

Parliamentary and Health Service Ombudsman

The Parliamentary and Health Service Ombudsman (PHSO) considers complaints about the services provided by the NHS in England, UK government departments and other public authorities. The (PHSO) will generally deal with any complaints about MaPS services, but it is best to approach the Financial Ombudsman Service concerning monetary disputes.

Financial Ombudsman Service

The Financial Ombudsman Service will investigate complaints about money guidance, debt advice, and various financial service complaints.

Remedial Action

If a complaint investigation shows that MaPS has made a mistake and the complainant is justified in submitting a grievance, MaPS will apologise, and act quickly to rectify the situation (according to legislation where the law applies). Additionally, the organisation will look at ways to make improvements. Furthermore, MaPS may consider a claim if the mistake led the customer to incur a financial loss.

However, the actions MaPS takes to resolve the situation will always be proportionate to the loss incurred. Therefore, in order to consider any claims for costs, unreasonable delay, etc, the customer will need to show they have taken reasonable steps to minimise any losses. They will also need to provide evidence of any costs or claims they submit i.e., receipts, invoices, legal documentation etc.

In exceptional circumstances, MaPS may also as a goodwill gesture, make a token payment to acknowledge and apologise where mistakes or delays might have caused a complainant a great deal of inconvenience, worry and distress. In determining this and all remedial action, MaPS will have regard to the Parliamentary and Health Service Ombudsman and the Financial Ombudsman Service's guidelines on appropriate compensation levels concerning inconvenience, delay and distress caused to a complainant.



