

PSA11 – SQA Unit Code H5JL 04

Process pension scheme complaints and disputes



Overview

This unit is about processing pension scheme complaints and disputes. After acknowledging the complaint in line with your organisation's procedures, which may involve issuing a holding letter, you must identify and assess the nature and severity of the complaint and investigate it in line with legal and scheme rules, also giving attention to how any difficult or sensitive issues may impact on your investigation. You must inform the complainant of your decision reached, advising on any further options available to them, and liaise as appropriate with the regulator and their dispute resolution procedures if the complaint is escalated. You must review your organisation's procedures following your experience and update the complaints / disputes register in line with organisational requirements.

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Performance criteria

You must be able to:

- P1 Acknowledge and record receipt of the complaint, in line with your organisation's procedures
- P2 Identify and assess the nature and severity of the complaint, and how to deal with it
- P3 Inform the complainant of your organisation's procedures when dealing with their complaint, and when they can expect to hear the outcome
- P4 Issue a holding letter if the complaint cannot be resolved within required timescales, or if a delay is encountered
- P5 Investigate the complaint in accordance with your organisation's procedures and in line with statutory and relevant pension scheme requirements
- P6 Consider how difficult or sensitive issues or situations may impact on your investigation
- P7 Inform the complainant of your decision reached, advising on any further options available to them
- P8 Where a complaint is escalated, liaise as appropriate with the regulator and their dispute resolution procedures
- P9 Review your organisation's procedures to determine if improvements are needed
- P10 Update the complaints / disputes register in line with organisational requirements.

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Knowledge and understanding

You need to know and understand:

- K1 How to recognise overriding regulations for complaints / disputes
- K2 Different stages in the complaints procedure, including the escalation of a complaint to a dispute
- K3 The circumstances which will need to be considered around any difficult or sensitive issues
- K4 What outside bodies can be involved in the process and the roles they may have (including The Pensions Regulator, Financial Services Authority, Pensions Ombudsman, Internal Dispute Resolution Process and Financial Services Compensation Scheme)
- K5 The need to and procedures for keeping a complainant informed
- K6 The organisational and legal time limits in dealing with complaints and disputes
- K7 The monitoring of complaints by respective regulatory bodies, and the impact this may have on an organisation's ability to transact classes of business
- K8 Required timescales for action, and the consequences of non-compliance
- K9 The relevant legislation including Anti-money Laundering, Data Protection, equality and diversity legislation, Cancellation notices, HMRC and DWP regulations and The Pensions Regulator's Codes of Practice for Internal Controls and for Trustee Knowledge and Understanding
- K10 The operational structure of your organisation including its procedures and how you work in relation to other departments
- K11 The importance of reviewing your organisation's procedures following a complaint, including updating the complaints /

disputes register

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Additional Information

Behaviours

- 1 You are sensitive to members' lack of technical expertise and use your intuition and experience to help them fully understand the issues
- 2 You gather and manage information effectively, efficiently, ethically and confidentially
- 3 You have a clear understanding of the extent and limits of your authority to take decisions
- 4 You identify the information needs of colleagues, clients and others
- 5 You make appropriate information and knowledge available to those who need it and who are entitled to have it
- 6 You present information in a timely manner, clearly, concisely and accurately, and in a way that promotes understanding
- 7 You look for potential improvements and propose courses of action that are timely, appropriate and achievable
- 8 You take pride in the quality of your work
- 9 You understand the needs and motivations of others
- 10 You work in a professional, co-operative and mutually supportive manner
- 11 You pay attention to details that are critical to your work
- 12 You use communication styles that are appropriate to different people and situations

A 'pick and mix' approach should again be used for the inclusion of Behaviours in job descriptions, training programmes etc, and further guidance is available on the Financial Skills Partnership's website, at www.financialskillspartnership.org.uk.

Links to other NOS

A range of separate NOS, developed both by the Financial Skills Partnership and other Sector Skills Councils, cover other roles in Pension Scheme Administration including handling money and

organising and delivering reliable customer service. The following will be particularly relevant.

- NOS for Customer Payments for Financial Products and Service – particularly unit *FCP02 Assess and use financial information to reconcile accounts*
- NOS for Credit Management – particularly unit *CM3 Process invoices and payment transactions*, and NOS for Financial Services Customer Care

The Council for Administration have also developed a full suite of NOS for Customer Service, and these can be accessed at www.cfa.uk.com.

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