

How we handle complaints

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We're here to help

Things can go wrong from time to time. When that happens, our aim is to resolve your complaint in an efficient, fair and timely way. Where we've made a mistake we'll explain what went wrong and take steps to put things right.

This leaflet tells you what to do if you want to raise an issue about the Nest scheme. This includes things like problems with your contributions or difficulties you might have as an employer setting up the scheme and meeting your duties.

The complaints procedure

We'll aim to acknowledge your complaint within 2 working days and give you a complaint reference number. We'll then investigate it and try to resolve it as quickly as possible, within 10 working days. If we think it'll take longer or it's not a complaint we can deal with, we'll let you know.

We'll also let you know if your complaint is actually with a third party, such as your employer. In this case we'll be unable to handle it. But we'll let you know if this is the case and why.

The dispute procedure

In certain circumstances, if you're dissatisfied with our response you can ask us to handle your case as a dispute.

You can use the dispute procedure if you're:

- a member of Nest
- a surviving spouse, civil partner or dependant of a member who has died
- someone else who believes they're entitled to a portion of a member's pension pot following the member's death
- an employer using Nest
- a delegate of a member or employer who has permission to raise a dispute
- someone who was once in any of the above categories but isn't anymore

You can ask someone else to act on your behalf, but we might ask for your written authority to deal with that person.

If you're the legal personal representative of someone who you believe falls into one of the above categories but has died, then you can raise or continue a dispute on their behalf.

If you're in one of the categories that can raise a dispute under these procedures you can ask us to do this straight away.

We won't be able to consider your concerns under this procedure if it's already subject to court proceedings.

The dispute procedure has 2 stages as explained in the following sections.

Stage 1 – disputes

During stage 1 your dispute will be handled by a complaints manager.

The complaints manager will try to resolve your dispute within 20 working days. They'll tell you what they've done to investigate the issues you raised and let you know what action we'll take, or have already taken, to put things right.

If you remain dissatisfied you can ask that the Trustee – the people responsible for overseeing Nest – consider your dispute. This is the second, and final, stage of the dispute process.

Stage 2 – appeal

If you wish to escalate to a stage 2 dispute, please request this in writing giving us as much information as possible on:

- why you wish the Trustee to consider your dispute
- why you disagree with the complaints manager's response
- what you would like the Trustee to do to put things right
- any more information you think will help them when considering the matter

In order for the Trustee to consider your dispute, you must submit your stage 2 dispute within 6 months of the complaint manager's decision at stage 1 of the dispute procedure.

The Trustee will make a decision about your dispute as soon as possible and in any case within 4 months of getting your request. Once they've made their decision they'll let you know what it is within 15 working days.

Raising a complaint or dispute

Online

You can raise a complaint by logging in to your account at nestpensions.org.uk.

If you're a Nest member or delegate acting for a Nest member, go to the 'Support' tab. From there, select 'Complaints'.

If you're a participating employer or delegate acting for an employer using Nest for their workplace pension scheme, go to 'Organisation details'. From there, select 'Raise a complaint'.

By phone

Members 0300 020 0090

Employers 0300 020 0393

In writing

Nest Pensions
Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Information we'll need:

- the facts relating to the complaint or dispute
- whether the matter is known to have been brought to the attention of any other regulatory authority (such as the Pensions Ombudsman)
- whether any legal proceedings are known to have commenced in relation to the same matter
- any relevant documents and correspondence

We have a separate process for dealing with complaints about how Nest Corporation, the Trustee of the scheme, is run. You can find more information about how to raise any issues with the operation of Nest Corporation on our website at nestpensions.org.uk/complaints

What other help is available?

MoneyHelper

MoneyHelper is a free service set up by the government to help make your money and pension choices clearer. It aims to cut through the jargon and complexity of financial services, explaining what you need to do and how you do it. Although it won't help you with a complaint, it can help with impartial guidance and can recommend further, trusted support if you need it.

Contact details:

Tel: 0800 678 1648

Email: Use web form on MoneyHelper website.

Web: moneyhelper.org.uk

The Pensions Regulator (TPR)

The Pensions Regulator (TPR) is the UK regulator of work-based pension schemes.

It works with trustees, employers, pension specialists and business advisers to protect members' benefits and encourages high standards in running pension schemes.

TPR is able to intervene in the running of schemes where trustees, providers or employers have failed in their duties.

Contact details:

The Pensions Regulator
Napier House
Trafalgar Place
Brighton
East Sussex
BN1 4DW

Email: customersupport@tpr.gov.uk

Web: thepensionsregulator.gov.uk

The Pensions Ombudsman

The Pensions Ombudsman deals with complaints and disputes which concern the administration or management of work-based and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within 3 years of when the event or events you are complaining about happened – or, if later, within 3 years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

Contact details:

The Office of the Pensions Ombudsman
10 South Colonnade
Canary Wharf
London
E14 4PU

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Web: pensions-ombudsman.org.uk

You can also submit a complaint form online at pensions-ombudsman.org.uk/submit-complaint

Accessible formats

This leaflet and other Nest communications may also be available in accessible formats. These include Braille, audio and large print formats.

Contact us by phone or through your secure mailbox to request other formats.

Nest

Nene Hall
Lynch Wood Business Park
Peterborough
PE2 6FY

Contact us:

Call: 0300 020 0090
Find out more online at
nestpensions.org.uk

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