

General Counsel



Complaints Procedure: Public Corporation complaints

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Nest Corporation and Nest Invest Ltd

Key document details

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1 Introduction

Nest Corporation is committed to dealing with any concerns you have about us as a Public Corporation as quickly as possible. This complaints procedure covers Nest Corporation and Nest Invest Ltd (our wholly owned subsidiary), acting in its capacity as a Public Corporation¹. There is a separate complaints procedure relating to Nest Corporation as the Trustee of the pension scheme in how it administers employers' and members' accounts. If you want to raise an issue about the administration of the Nest Scheme or the management of your account, the procedure that you can use is available at:

[Complaints | Support | Nest Pensions](#)

2 How we will deal with your complaint

If you have a complaint about Nest Corporation, or Nest Invest (collectively 'Nest') and how it operates as a Public Corporation and you have not been able to deal with this informally, we have a formal complaints procedure which is set out below. We will always take seriously any dissatisfaction you have about how Nest has operated or operates as a Public Corporation. If you decide you wish to make a formal complaint (the scope of which is set out below), please submit your complaint in writing to the Corporate Secretariat Team. Please list your main areas of concern and include all information relevant to your complaint. Contact details are as follows:

Corporate Secretariat Team, Nest
10 South Colonnade
Canary Wharf
London
E14 4PU
secretariat@nestcorporation.org.uk

3 What is a formal complaint about Nest Corporation?

A formal complaint about Nest is one that is directed at how Nest has operated or operates as a Public Corporation rather than about how it has administered or administers the Nest Scheme, including the administration of the employers' and members' accounts. Complaints about the administration of the Nest Scheme are dealt with under the Nest Scheme complaints procedure which can be found at:

<https://www.nestpensions.org.uk/schemeweb/nest/contact-us/complaints.html>

This document outlines the complaints procedure which deals with any complaint about the way in which we have carried out or failed to carry out our role as a Public Corporation. This includes complaints about mistakes or lack of care, unreasonable delay, unprofessional behaviour, bias or lack of integrity by Nest and its staff *in relation to its role as a Public Corporation*.

4 Information we need from you

To resolve your complaint, we need you to include:

- your title and full name;
- your contact details including a phone number, full postal address and if possible, an email address; and,

¹Nest Corporation is a Public Corporation accountable to Parliament through the Department for Work and Pensions but is generally independent of government in its day-to-day decisions. Nest Invest Ltd is a wholly owned subsidiary of Nest Corporation.

- details of your complaint and any evidence you may wish to provide.

5 Dealing with your complaint

We operate a two-stage internal, formal complaints process for complaints about Nest as a Public Corporation.

Stage 1

If you decide to make a complaint about Nest in its capacity as a Public Corporation, it will be investigated by the Corporate Secretariat Team. We will acknowledge receipt of your complaint within five working days of receipt. We then review all the information available and consider your complaint in a fair and impartial manner. This will include looking at:

- whether staff have taken the right actions procedurally;
- whether staff have been courteous and fair; and,
- whether there has been any unreasonable delay or withholding of information.

Following this, the Corporate Secretariat Team will write to inform you of our findings within 20 working days. If this isn't possible and we need to investigate the issues you've raised further, we'll write to you to explain why and let you know when you can expect a reply in full. If appropriate, the response will provide you with an explanation of what went wrong and, if necessary, an indication of what steps have been or will be taken to put matters right. It will also include whether your complaint is upheld or not. If the complaint isn't upheld the response will explain why.

Stage 2

If you're not satisfied with the response you receive, please write to the Corporate Secretariat Team within one month, requesting a review. This will be carried out by a member of the Executive Team. In asking for a further review you will need to set out why you are still dissatisfied. The Executive Team member will acknowledge receipt of your stage 2 complaint within five working days and will aim to respond within 20 working days. If we are unable to respond within 20 working days, the Executive Team member will write to you to explain why, and let you know when you can expect to receive a response.

6 Parliamentary Ombudsman

The Parliamentary Ombudsman can also investigate complaints against Nest in its capacity as a Public Corporation. Normally the Ombudsman will only accept a case if our internal corporation complaints procedure has been exhausted. Corporation complaints can be referred to the Ombudsman by writing to your MP.

7 Risks covered within this Procedure

This complaints procedure plays a key role in mitigating our risks, including elements of our identified principal and risk appetite risks, namely **Customer experience outcomes principal risk** and **Legal & regulatory compliance**

Whilst this Procedure does not represent the sole control which mitigates these risks, it does set standards of what is acceptable and outlines control processes which should be followed by everyone working with Nest information. Applying this Procedure enables Nest to make decisions in line with the agreed Risk Appetite for the '**Legal & regulatory**' risk appetite category, which has been set by the Board as "**cautious**" and **Principal risk of Customer experience outcomes**

Principal Risk Category	Customer Experience Outcomes
Risk Appetite Description	Cautious There is a risk that our customer strategy and propositions fail to meet the needs of our customer groups, including delivering the desired outcomes; and/or remain competitive within the market and therefore do not support the financial targets for the scheme.
Risk Appetite Category	Legal & regulatory

**Risk Appetite
Description**

Cautious
Where legislation or regulatory obligations are not prescriptive and require interpretation, we will apply a proportionate approach with the interests of our customers as paramount. The balance of risk and opportunity will be considered in the round, cognisant if our legal and regulatory obligations.

8 Roles and Responsibilities

Procedure owner

The procedure owner is accountable for compliance with this document and is responsible for ensuring the effectiveness of the procedure, i.e. ensuring that the procedure is adequate (fit for purpose to manage risks effectively) and ensuring that it is complied with by all Directorates.

Nest Personnel

Directorates are responsible for ensuring that local procedures and controls meet the standards of this policy.

Corporate Secretariat

To review this procedure at least triennially. To monitor compliance with it on an triennial basis, or sooner if there is a relevant change in circumstances.

9 Plain English

Wherever possible we will use plain English in all our replies but must also make sure that our descriptions are accurate.

10 Data Protection Act

Nest Corporation takes your privacy very seriously. If you want to know more about how we handle your data and your rights, please see the relevant Privacy Information Notice linked to our Privacy Policy:

[Privacy policy | Nest Pensions](#)

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[nestpensions.org.uk](https://www.nestpensions.org.uk)