



## **INTERNATIONAL MOTORS**

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### **How to raise a complaint or dispute**

When you become a member of the International Motors Retirement Benefits Scheme (IMLRBS), multiple decisions are made in respect of your membership. Some decisions are made by your employer or former employer, whilst some are made by the trustees and administrators of your pension.

If you are notified of a decision, you should check with the decision maker that it has firstly been based on the correct information. When notified of a decision you disagree with, contact details will be provided, so you can query any uncertainties and be provided with details of your rights of complaint under the IMLRBS internal dispute resolution procedure (IDRP).

### **Resolving complaints**

Often a problem can be resolved quickly by contacting the decision maker directly. Whether this is your employer, the trustees or the administrators, the decision may have evolved from incorrect information being used or an initial misunderstanding.

Both scenarios can therefore be explained and easily amended by contacting the decision maker by telephone or in writing. Many problems are resolved this way, so please bear this in mind as it may save you time.

### **What action can I take if I'm still dissatisfied?**

If you are still dissatisfied, you have the right to have your complaint independently reviewed under the internal dispute resolution procedure (IDRP).

### **What is an internal dispute resolution procedure?**

If an agreement cannot be made between the member and the decision maker, within the IMLRBS you may enter into the formal dispute procedure known as the IDRP.

### **Who can raise a dispute?**

You can use the dispute system if you are:



A member

In other words, you are a past member or you have retired and draw a pension from the IMLRBS.

A dependant

In other words, you are the widow, widower, surviving civil partner, eligible cohabiting partner or child of a member or prospective member.



### Using someone else to represent you

You might feel happier with someone else representing you, or you may not be able to put your case yourself. In this case you can choose someone else to represent you. This can be whoever you like, for example, a direct family member, friend, other relative or solicitor.

### **What can I raise an IDRП about?**

From the day you joined the pension scheme, various decisions were made about your pension by your employer, the trustees and the administrators. If you disagree with a decision, you can dispute it.

### Examples of employer decisions

- deciding the final pay to be used to work out your benefits
- deciding the contribution rate, you paid

**Remember:** if you are unhappy with any decision made by your employer you should contact them first before beginning the IDRП process.

### Examples of administration decisions

- decide who receives any death grant that may be payable
- calculating your benefits

### Other disputes

You can also dispute other aspects of your pension, for example if you feel that you haven't been given the information you need.

### **Additional help**

#### The Pensions Advisory Service (TPAS)

The Pensions Advisory Service (TPAS) is an independent no profit organisation that provides free information advice and guidance on all types of pension scheme. Their role is primarily one of negotiation and advice and they are available to assist individuals and their dependants in connection with any pension difficulties they have failed to resolve.

**Please note:** TPAS has no statutory power to impose any course of action or determination on an employer or the administration authority. They can though give an opinion to any



individual as to whether they believe any complaint would be a case that the Pension Ombudsman might pursue.

**Website:** <https://www.pensionsadvisoryservice.org.uk/>

**Postal address:** Money and Pensions Service, 120 Holborn, London, EC1N 2ND

**Phone:** 0800 011 3797

**The Pensions Ombudsman (PO)**

The Pensions Ombudsman is able to investigate and determine any allegation of maladministration or any dispute of fact of law in relation to the Local Government Pension Scheme made or referred in accordance with the Pension Scheme Act 1993. The Pensions Ombudsman will, however, only usually investigate cases which has been through stages 1 and 2 of the internal dispute resolution procedure.

**Please note:** a Pensions Ombudsman decision is binding on all parties and can only be challenged on a point of law in the Supreme Court

**Website:** <https://www.pensions-ombudsman.org.uk>

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

**Postal address:** 10 South Collonade, Canary Wharf, E14 4PU

**Phone:** [0800 917 4487](tel:08009174487) (for the early resolution service, select option 1)

The Scheme Administrators – Spence & Partners Limited

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