



Oxfordshire Pension Fund

Internal Dispute Resolution Procedure

Guide for employees and application form

April 2026

Introduction

This guide tells you about the complaints procedure for the Oxfordshire Local Government Pension Scheme (LGPS), known as the Internal Dispute Resolution Procedure (IDRP). The process is also known as the Adjudication of Disagreements Procedure (ADP).

In this guide we outline the process to follow if you are unhappy with a decision about your pension benefits.

First steps

In the first instance, if you are not sure which benefits you are entitled to, or you have a problem with your benefits, please contact your employer or administering authority. The administering authority is the authority that looks after the pension fund - Oxfordshire County Council is the administering authority for the Oxfordshire Pension Fund.

You can contact the administering authority by:

Email: pension.services@oxfordshire.gov.uk

Phone: 03300 241369

Post: Oxfordshire County Council
4640 Kingsgate, Cascade Way
Oxford Business Park South
Oxford
OX4 2SU

We will try to deal with the problem as quickly and efficiently as possible.

Many problems that members have are resolved in this way. They may be caused by misunderstandings or incorrect information, which can be explained or put right easily. An informal enquiry of this kind may save you a lot of time and trouble.

Decisions

From the day a person starts a job with an employer, to the day when benefits or dependant's benefits are paid, the employer and the Pension Scheme will make decisions that affect you (or your dependants).

When you (this includes dependants) are notified of a decision you should check, as far as you can, that it is based on the correct details and that you agree with the decision.

Making a Formal Complaint

When can I make a formal complaint?

- If you are not satisfied with any decision affecting you, you have the right to ask for it to be looked at again under the Internal Dispute Resolution Procedure.
- You also have a right to use the procedure if a decision should have been made by your employer or administering authority, but it hasn't been.

Any complaint you make should be treated seriously and considered thoroughly and fairly.

Can anyone help me?

- There are several regulatory bodies, such as MoneyHelper, which may be able to help you. You can ask for their help at any stage during the formal complaint procedure, (see the Additional Help section).
- You can ask someone to take your complaint forward on your behalf. This could be, for instance, a trade union official, welfare officer, your husband, wife or partner, or a friend.

What will it cost me?

- No charge is made at any stage for investigating a complaint under the Internal Dispute Resolution Procedure.
- But you will have to meet your own (and/or your representative's) expenses such as time, stationery, and postage.

Please remember that before going to the trouble of making a formal complaint, Pensions Services will welcome the opportunity to try to resolve the matter in an informal way. It may be worth checking again that they know you are concerned, and why.

Stage 1

This formal procedure has two stages. Many complaints are resolved at Stage 1.

If you need to make a formal complaint, you should make it:

- in writing, using the application form on pages 7-9, and
- normally within 6 months of the day when you were told of the decision you want to complain about. The time limits for making the complaint are set out in the table on pages 5-6.

What happens after I submit my complaint?

1. Your complaint will be considered carefully by a person nominated by the body that took the decision against which you wish to complain. This guide calls them the "the adjudicator". That person is required to give you their decision in writing.
2. If the adjudicator's decision is contrary to the decision you complained about, the employer or administering authority who made that original decision will now have to deal with your case in accordance with the adjudicator's decision.
3. If the decision you complained about concerned the exercise of a discretion by the employer or administering authority, and the adjudicator decides that the employer or administering authority should reconsider how they exercised their discretion, they will be required to reconsider their original decision.
4. You will receive a reply containing:
 - a statement of the decision
 - a reference to any legislation which was used in making the decision
 - if your case relates to the exercise of a discretion, a reference to the provisions of the regulations conferring the discretion
 - if your complaint is not upheld, you will be told how you can refer the complaint for reconsideration (Stage 2) and the timescales.

Stage 2

You can ask the administering authority to take a fresh look at your complaint in any of the following circumstances:

- you are not satisfied with the adjudicator's Stage 1 decision,
- you have not received a decision or an interim letter from the adjudicator, and it is 3 months since you lodged your complaint,
- it is one month after the date by which the adjudicator told you (in an interim letter) that they would give you a decision, and you have still not received that decision.

This review would be undertaken by a person not involved in the Stage 1 decision.

You will need to send the appropriate administering authority your complaint in writing. The time limits for making the complaint are set out in the table on pages 5-6. The administering authority will consider your complaint and give you their decision in writing.

What if I'm still not happy?

If you are still unhappy following the Stage 2 decision, you can take your case to the Pensions Ombudsman provided you do so within 3 years from the date of the original decision (or lack of a decision) about which you are complaining.

Additional Help

Money Helper (previously known as The Pensions Advisory Service (TPAS))

At any time if you are having difficulties in sorting out your complaint, you may wish to contact MoneyHelper. MoneyHelper is an arm's-length body, sponsored by the Department for Work and Pensions.

They can provide free advice and information to explain your rights and responsibilities.

If you have received a Stage 2 decision under the Local Government Pension Scheme Internal Dispute Resolution Procedure, are not satisfied with that decision, and still think your complaint is well-founded, MoneyHelper may be able to help to resolve your complaint. Before asking for MoneyHelper's help, you must have already tried to settle it using the Internal Dispute Resolution Procedure.

A MoneyHelper adviser cannot force a pension scheme to take a particular step but, if they think your complaint is justified, they will try to resolve the problem through conciliation and mediation. They would need copies of all relevant documents, including the correspondence about your complaint and how it was dealt with.

You can contact MoneyHelper by:

Website: www.moneyhelper.org.uk

Online form or chat: <https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance>

Phone: 0800 011 3797 in office hours only (local call rate)

Post: Pension Wise
PO Box 10404
Ashby-de-la-Zouch
Leicestershire
LE65 9EH

Pensions Ombudsman

The Ombudsman investigates complaints and settles disputes about pension schemes. The Pensions Ombudsman is completely independent and acts as an impartial adjudicator. Their role and powers have been decided by Parliament. There is no charge for using the Pensions Ombudsman's services.

Before contacting the Ombudsman, the Pensions Ombudsman's Office would normally expect you to have:

- been given Stage 1 and Stage 2 Internal Dispute Resolution Procedure decisions; and
- asked for the help of Money Helper.

The Ombudsman cannot investigate matters where legal proceedings have already started but, subject to that, can settle disputes about matters of fact or law as they affect occupational pension schemes.

They can also investigate and decide any complaint or dispute about the maladministration of a pension scheme. "Maladministration" is about the way that a decision is taken, rather than about the merits of the decision. Examples of maladministration would be unreasonable delay, neglect, giving wrong information and discrimination.

The Ombudsman's decision is final and binding on all the parties, subject to any appeal made to the High Court on a point of law.

You must refer your complaint to the Ombudsman within 3 years of the event about which you are complaining, or within 3 years of when you first became aware of the problem.

You can contact the Ombudsman by:

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

Email: enquiries@pensions-ombudsman.org.uk

Phone: 020 7630 2200

Post: The Office of The Pensions Ombudsman
11 Belgrave Road
London
SW1V 1RB

Time limits under the Internal Dispute Resolution Procedure

Your situation	To complain to	Time Limit
You have received a decision on your benefits under the pension scheme from your employer/administering authority, and there seem to be good grounds for complaining.	The adjudicator under the first stage of the procedure.	6 months from the date when you were notified of the decision. The adjudicator can extend the 6-month time limit for a reasonable period where there are special circumstances.
You have received a first stage decision on your complaint from the adjudicator, but you are not satisfied.	The relevant administering authority under the second stage of the procedure.	6 months from the date of the adjudicator's decision.

<p>You made your complaint in writing to the adjudicator, with all the information they needed but, 3 months later, you have not received their decision on your complaint or any interim reply.</p>	<p>The relevant administering authority under the second stage of the procedure.</p>	<p>9 months from the date when you submitted your complaint.</p>
<p>You received an interim reply to your complaint to the adjudicator, within 2 months of applying to them. Their reply promised you a decision by a specified date but, one month after the specified date, you still have not received their decision.</p>	<p>The relevant administering authority under the second stage of the procedure.</p>	<p>7 months from the date by which you were promised you would receive a decision.</p>
<p>Your complaint is that your employer or administering authority have failed to make any decision about your benefits under the pension scheme.</p>	<p>The adjudicator under the first stage of the procedure.</p>	<p>6 months from the date when the employer or administering authority should have made the decision. The adjudicator can extend the 6-month time limit for a reasonable period where there are special circumstances.</p>
<p>Your complaint went to the administering authority under the second stage of the procedure. You received their decision, but you are still not satisfied.</p>	<p>The Pensions Ombudsman. (Note that the Ombudsman will normally expect you to have asked Money Helper for help first.)</p>	<p>3 years from the date of the original decision about which you are complaining.</p>
<p>You have taken your complaint to the administering authority under the second stage of the procedure but, 2 months after your complaint was received by the authority, you have not received their decision on your complaint or any interim reply.</p>	<p>The Pensions Ombudsman. (Note that the Ombudsman will normally expect you to have asked Money Helper for help first.)</p>	<p>3 years from the date of the original decision about which you are complaining.</p>
<p>You received an interim reply to your second stage complaint to the administering authority, within 2 months of applying to them. Their reply promised you a decision by a certain date but, by that date, you still have not received their decision</p>	<p>The Pensions Ombudsman. (Note that the Ombudsman will normally expect you to have asked Money Helper for help first.)</p>	<p>3 years from the date of the original decision about which you are complaining.</p>

Please note

This document provides a guide to how the Internal Dispute Resolution Procedure operates in the Local Government Pension Scheme (LGPS) and is provided for general

information only. It does not cover every aspect. It is not an interpretation of the scheme regulations. In the event of any unintentional differences, the scheme regulations will prevail. This booklet does not confer any contractual or statutory rights.

Application Form

Internal Dispute Resolution Procedure

You can use this form:

- to apply to the adjudicator at Stage 1 of the Internal Dispute Resolution Procedure if you want them to investigate a complaint concerning your pension; and
- to apply to the administering authority if you want them to reconsider a determination made by the adjudicator.

Please write clearly in capitals for sections 1, 2 and 3, or type.

1. Member's details:

- If you are the member (the person who is or was in the Scheme), or a prospective member (a person who is eligible to be a member of the Scheme), please give your details in this box. You can then go straight to box 4.
- If you are the member's dependant (for example, their husband, wife, or child), please give the member's details in this section, and then go to box 2.
- If you are representing the person with the complaint, please give the member's details in this section, and then go to box 3.

Full name

Home address

Personal email address

Phone or mobile number

Date of birth

Employer

National Insurance no.

2. Dependant's details:

If you are the member's dependant and the complaint is about a benefit for you, please give your details in this box and then go to box 4.

If the complaint is about a benefit for a dependant and you are the dependant's representative, please give the dependant's details in this box and then go to box 3.

Full name

Home address

Personal email address

Phone or mobile number

Date of birth

Relationship to member

3. Representative's details:

If you are the member's or dependant's representative, please give your details in this box.

Full Name

Address

The address response
letters should be sent to

Relationship to member

4. Your complaint

Please give full details of your complaint in this box. Please try to explain exactly why you are unhappy, giving any dates or periods of scheme membership that you think are relevant.

If there is not enough space, please go on to a separate sheet and attach it to this form. Remember to write your name and national insurance number at the top of any separate sheet if you are a member. If you are not a member, put the member's name and national insurance number at the top of any separate sheet.

Continue overleaf...

Continue your complaint in the space below

5. Your signature:

I would like my complaint to be considered and a decision to be made about it.

I am a:

Signature:

Date:

Instructions for submission

1. Enclose or attach a copy of any notification of the decision about which you are complaining that has been issued by your employer or administering authority.
2. Enclose or attach any other letter or notification that you think might be helpful.
3. Note: Information supplied on this form is used for dealing with your complaint and not for any other purpose.
4. Please keep a copy of all correspondence for your records.

Submit this form for both Stage 1 and Stage 2 disputes as follows:

EITHER email to pension.services@oxfordshire.gov.uk

You should write “Internal Dispute Resolution Procedure” in the subject heading and mark for the attention of the Pension Services Manager.

OR send by post to

Pension Services Manager
Oxfordshire County Council
4640 Kingsgate
Cascade Way
Oxford Business Park South
Oxford
OX4 2SU