



How to complain to SAUL

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Our vision: A sustainable and affordable, well managed scheme, which is valued by members and employers alike.

Introduction

If you have a query or a problem and feel that you have not been given a satisfactory answer, you might wish to make a formal complaint to SAUL Trustee Company. This document explains who is entitled to make a formal complaint and how the complaint should be made.

The complaints process meets the requirements set out by the government and the Pensions Regulator.

Our contact details:

SAUL Trustee Company
1 King's Arms Yard
London EC2R 7AF

Tel: 020 7776 4340

Fax: 020 7776 4341

Email: gen@saul.org.uk

Website: www.saul.org.uk

Data protection

SAUL Trustee Company (STC) complies with the principles of the General Data Protection Regulation (GDPR). To protect the privacy of individuals, STC holds and processes personal data for pension scheme administration purposes only.

Full details of your data rights, the types of personal data we hold, how the data is used and who it is shared with are set out in the SAUL privacy notice at www.saul.org.uk/privacy.

You can request a printed copy of the privacy notice by contacting STC using the details above.

Who can use the complaints process?

You can use this procedure if you are (or think you are):

1. a member of SAUL who is:
 - paying into SAUL through your employer, or
 - with benefits in SAUL that are due to be paid later, or
 - receiving a pension from SAUL, or
2. a prospective member of SAUL i.e. you are eligible to join SAUL but you have not joined or you've opted out of membership, or
3. the spouse, civil partner or other dependant of a SAUL member who has died, or
4. any other person entitled to benefits on the death of a SAUL member, or
5. someone who has been within one of the categories above within the last six months.

Would you prefer to use a representative?

If you prefer, you can ask someone you trust to be your representative. This person can then write to SAUL Trustee Company on your behalf. We cannot, however, supply a representative with any of your personal details unless we have your signed, written permission to do so. Your written authority must also include the address to which you would like us to reply.

If you have general requests for information or guidance concerning your pension arrangements, you can contact:

The Money and Pensions Service
Borough Hall, Cauldwell Street, Bedford, MK42 9AB

Telephone: 01159 659570
Email: contact@maps.org.uk
Website: www.maps.org.uk

The complaints process

Step 1: Writing your complaint

- a. In order for us to bring the right information together to help with your complaint, please tell us:
- your full name and address
 - your date of birth and National Insurance number, and
 - whether you are a member or a prospective member; or whether you are the spouse, civil partner or other dependant of a SAUL member who has died. If one of the last three categories applies to you, you should let us know the full name and date of birth of the member and his or her National Insurance number (if you know it).
- b. Please state:
- the facts of your case, and
 - the reason or reasons you are making the complaint.

Step 2: Sending your complaint

Please send a letter to the Chief Governance Officer, SAUL Trustee Company at the address shown on page 3. For safety, you may wish to send your letter by Recorded Delivery or Registered Mail.

Step 3: Our Reply

Your complaint will be acknowledged within two working days of receipt. If you do not receive a letter after five working days, please let us know.

We will aim to send you a full reply within two months. If it seems that a full response is going to take longer, we will write to advise you how long it may take.

The full reply will:

- point out any legislation that affect your case
- outline any of the Rules of SAUL that are applicable, and
- explain any decision that we may have reached in answer to your complaint.

If you are not satisfied with the reply you may feel that you have reason to appeal. You can appeal to the Trustee of SAUL for a review of your case at any time within six months of our sending the reply. See *Step 4* below.

Step 4: Making an appeal to the Trustee of SAUL

Please address your letter to the Trustee of SAUL, and send it to SAUL Trustee Company at the address shown on page 3.

Please set out why you think the Trustee should review all or part of the decision.

Step 5: The Trustee's Reply

The Trustee's reply will:

- explain its decision
- state whether it agrees or disagrees with all, or part, of the Chief Governance Officer's original decision, and
- outline any Rules of SAUL, or any legislation, that are relevant to your case.

You will receive a reply from the Trustee within two months of making your appeal. If it seems that a full response is going to take longer, we will write to advise you how long it may take.

Step 6: Taking your case further

If you feel that the complaints process has so far failed to resolve your problem, you have the right to refer your complaint to The Pensions Ombudsman free of charge.

The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with The Pensions Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three 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.

The Pensions Ombudsman can be contacted at:

10 South Colonnade
Canary Wharf
E14 4PU

Tel: 0800 917 4487

Email: enquiries@pensions-ombudsman.org.uk

Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online: www.pensions-ombudsman.org.uk/making-complaint