



the Cheviot **trust**

# Complaints Procedure

February 2025

This complaints procedure sets out Cheviot's internal dispute resolution procedure as required by law.



## Complaints procedure

Cheviot Trustees Limited (the "**Trustee**") is committed to resolving complaints as quickly as possible. Please raise any issues with your usual contact or email the Chief Executive's office at [ceo@cheviottrust.com](mailto:ceo@cheviottrust.com). The Trustee will do its best to resolve any issues informally.

If we can't resolve your concern, you can make a formal complaint following this procedure. If you have any questions about how to do this, please contact: [CEO@cheviottrust.com](mailto:CEO@cheviottrust.com) or write to us at: The Cheviot Trust, Kingswood House, 58-64 Baxter Avenue, Southend-On-Sea, Essex SS2 6BG and we will try and help.

### Who can make a complaint?

You can make a complaint if you have benefits with Cheviot or are receiving a pension from Cheviot or are eligible to join a Cheviot scheme in the future. You can also make a complaint if you are the widow or widower, civil partner or a dependent of a member who has died.

You can't complain to Cheviot about a dispute:

- between you and your employer
- if court or tribunal proceedings have started
- If the Pensions Ombudsman is already investigating the dispute.

### Can I ask someone to act on my behalf?

Yes, you just need to let us know. You may also act on someone else's behalf, for example for a minor or any person incapable of acting for themselves, as/or the personal representative of someone who has died. All correspondence will be sent to both you and your representative.

If you have a complaint concerning your [workplace or personal] pension arrangements, you should first make a formal complaint to us. You can access our full complaints procedure here [link to process].

If we are unable to resolve the complaint with you, then you can refer your complaint to The Pensions Ombudsman.

The Pensions Ombudsman can be contacted at:

Tel: 0800 917 4487

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

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

### How long to do I have to make a complaint?

You must normally make a complaint within six months of the relevant issue.

### How does the procedure work?

A complaint must be in writing. Please complete the [complaint form](#), including as much detail as possible and attach copies of any relevant correspondence. The more information you provide the easier it will be for your problem to be addressed and the quicker the decision-making process will be. Please post or email to the Chief Executive's Office, The Cheviot Trust, Kingswood House, 58-64 Baxter Avenue, Southend-On-Sea, Essex SS2 6BG or [ceo@cheviottrust.com](mailto:ceo@cheviottrust.com).



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Cheviot will confirm receipt of your complaint within five working days, explaining our understanding of your complaint. All complaints will be investigated as quickly as possible. We will ask you for more information if we need it before making a decision.

### Money and Pensions Service

The Money and Pensions Service (MaPS) provides high-quality money and pensions guidance and debt advice to help people improve their financial wellbeing and build a better, more confident future.

MoneyHelper is backed by government and provides free, impartial guidance about pensions. It may be able to help you.

Money and Pensions Service  
120 Holborn  
London  
EC1N 2TD

Tel: 0800 011 3797

E-mail: [pensions.enquiries@moneyhelper.org.uk](mailto:pensions.enquiries@moneyhelper.org.uk)

Website: <https://moneyandpensionsservice.org.uk/> or <https://www.moneyhelper.org.uk/en/pensions-and-retirement/pension-problems>

### How quickly will the Trustee decide whether to uphold my complaint?

The statutory timescale for responding to a complaint is four months. The Trustee aims to review complaints within a month and will write to you within 15 working days of the decision being made.

If we can't make a decision within four months, we will let you know, explain why and when a decision is expected to be made. This does not happen very often.

### What is included in the decision?

The decision will explain:

- the decision reached
- any legislation which has been relied on
- any relevant scheme documentation and, if a discretion has been exercised, a reference to the part of the scheme rules which provides that discretion
- the Pensions Ombudsman's role to assist any member or beneficiary, to investigate any complaint or dispute of fact or law in relation to the scheme and the contact details

The Trustee's decision will be final.

### What happens if I don't agree with the Trustee's findings?

If you don't agree, you can refer your complaint to The Pensions Ombudsman. The Pensions Ombudsman is a free service and deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. You must refer your complaint 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).

The Pensions Ombudsman has a discretion to extend these time limits. The Pensions Ombudsman can be contacted at:



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- 10 South Colonnade, Canary Wharf, London, E14 4PU
- Tel: 0800 917 4487
- Email: [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)
- Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

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