



How we deal with **your complaints and concerns**

The Pension Protection Fund is here to assist you with any query, concern or complaint you may have about us as an organisation or the services we provide. This booklet describes the type of complaint you can raise with the Pension Protection Fund and how we aim to resolve it.

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How we deal with your complaints and concerns

The Pension Protection Fund aims to resolve complaints as quickly and simply as possible. We are here to assist and if there is a problem, we want to hear from you to help sort it out sooner rather than later.

If you have a query, think there is a problem, do not understand something or need guidance or information about the Pension Protection Fund please contact us at information@ppf.gsi.gov.uk or telephone our helpline on **0845 600 2541**. Often matters can be sorted out quickly and easily if dealt with in this way. You can also visit our website at www.pensionprotectionfund.org.uk for more information.

If you are a **pension scheme member**, including a member of a scheme in a PPF assessment period, who has a query or complaint about your pension scheme or pension entitlement, you should contact your scheme manager, trustee or employer to try and resolve it.

If you are a **Pension Protection Fund member** receiving compensation payments and have a complaint, you should contact the **Complaints Officer** whose details are listed at the back of this booklet. If you are already in contact with someone at the Pension Protection Fund directly, you can continue to communicate with that person if you prefer.

In some cases your complaint may fall into the category of a **reviewable matter** or **maladministration**. More details of these types of complaint are included in this booklet.

If you feel you need additional advice and assistance, you can also contact **The Pensions Advisory Service** who can provide advice on a range of pension issues. For contact details for The Pensions Advisory Service please see 'Other sources of help & advice' on page 15.

Making a complaint to the Pension Protection Fund

If you informally raise a matter with the Pension Protection Fund and are unsatisfied with the response you receive or how it is handled, you can make a complaint to the Pension Protection Fund.

If you want to seek a review of a decision, make a formal complaint of maladministration or make a general complaint, this booklet provides you with the information you need in order to enable us to assist you.

We will treat your complaint seriously and fairly and aim to resolve it promptly to put things right as quickly as possible. We will also take steps to learn from complaints made to us to make improvements.

If for any reason you wish to appoint another person to represent you in your complaint to the PPF, such as a family member, a Trade Union representative or an advisor from the Pensions Advisory Service, then we are very happy to deal with that person, but we will need your specific authority to deal with them and discuss your personal details with them. If you approach the Pensions Advisory Service to represent you, they will ask you to complete one of their standard forms of authority for this purpose. A Power of Attorney is also acceptable.



Types of Complaints you can make to the Pension Protection Fund

The Pension Protection Fund can deal with three types of complaints. If you are unsure what type of complaint yours is, we can help clarify. Some complaints are covered by the **Pensions Act 2004** and have particular requirements and time restrictions that apply. We will make sure your complaint goes down the right path and is dealt with appropriately.

The three categories of complaint we deal with are:

- **Reviewable matters that constitute complaints**
- **Formal complaints of maladministration, and**
- **General complaints.**

Reviewable matters and formal complaints of maladministration are defined in the Pensions Act 2004. General complaints are not covered by this legislation.

Reviewable Matters

What is a Reviewable Matter?

Reviewable matters relate to decisions made by the Pension Protection Fund and are set out in Schedule 9 of the Pensions Act 2004. A review can be requested if you think a decision is incorrect, was based on inaccurate or incomplete information or has not taken full account of all information provided to the Board.

Who can ask that a decision be reviewed?

A reviewable matter can be raised by a variety of people, including:

- a trustee, advisor or manager of an eligible pension scheme
- a sponsoring employer
- an insolvency practitioner acting in respect of a sponsoring employer, or
- a member of an eligible scheme.

The entitlement to request a review varies for each reviewable matter. Levy invoice reviews, for example, can be requested by trustees or managers of a scheme.

For more information on Reviewable Matters, please refer to page 6.

Formal Complaints of Maladministration

What is Maladministration?

Complaints of maladministration are covered by section 208 of the Pensions Act 2004. Maladministration may include such things as delay or incompetence. For example, it might be considered maladministration if the Pension Protection Fund:

- took too long to perform an action, without good reason
- did not take an action that it should have
- did not follow its own rules or the law
- broke its promises
- gave the wrong or misleading information, or
- did not make a decision in the correct way.

An individual must be able to show that he or she has sustained an **injustice** as a result of maladministration in connection with any act or omission by the Pension Protection Fund, or any person exercising functions on its behalf. Sustaining an injustice is not limited to financial loss.

Who can make a complaint of Maladministration?

You can make a formal complaint of maladministration to the Pension Protection Fund if:

- you are, or might become, entitled to Pension Protection Fund compensation (this means eligible members of pension schemes and their survivors); or

- you have made or are entitled to make an application for fraud compensation.

For more information about formal complaints of maladministration please refer to page 9. For further information about the Fraud Compensation Fund please refer to the Pension Protection Fund website.

General Complaints

What is a General Complaint?

The Pension Protection Fund defines a general complaint as 'an expression of dissatisfaction about the manner in which the Pension Protection Fund has carried out its functions'. General complaints may be an objection to or criticism about the way we have or have not done something, can be about a mistake or lack of care, or can be about the way you have been treated. Please note that we will not generally regard criticism of our policies as a complaint; however we will consider your concern and provide you with a response.

Who can make a General Complaint?

A general complaint can be made by anyone.

For more information on General Complaints, please refer to page 12.

Reviewable matters

How do I ask for a decision to be reviewed?

If you think that a decision or explanation provided by the Pension Protection Fund is incorrect, based on inaccurate or incomplete information, or has not taken full account of all information provided to the Board, you may be able to request that the decision be reviewed, provided you are an interested party to that decision.

For the purposes of requesting a review, the definition of who is considered to be an interested party will depend on the decision under review. For more information about reviewable matters and interested persons, please refer to **Appendix A**.

If you wish to ask for a decision made by the Pension Protection Fund to be reviewed you should:

- **complete an *Application to review or reconsider a decision of the Pension Protection Fund form* and post it to us**, or
- **write to us with all the required information** as prescribed on the form.

You can:

- **download** the application form from the Pension Protection Fund website; or
- **phone** or **write** to us requesting an application form.

Note: please ensure that you indicate on the form that you are asking for a **review decision** (see **Question 6** on the form), and tell us the date the original determination, direction or decision you are disagreeing with was issued (see **Question 7** on the form).

If you are in any doubt as to whether your complaint relates to a reviewable matter please telephone our helpline on **0845 600 2541** for advice and we will be happy to help you.

How does the Pension Protection Fund deal with your request to review a decision?

Once we have received your application for a review, it will enter **Stage 1** of a three tier process for dealing with reviewable matters:

Stage 1: The decision will be reviewed and decided upon by the Reviews Team.

If you are dissatisfied with the Stage 1 decision, you may ask for the matter to be reconsidered:

Stage 2: The decision will be investigated and decided upon by the Reconsideration Committee of the Pension Protection Fund. The Reconsideration Committee will take into account existing and any new evidence provided and is made up of non executive members of the Board of the Pension Protection Fund. Any decision makers involved at Stage 1 will not be involved at the Stage 2 decision.

As with Stage 1, **Stage 2** requires that you complete an ***Application to review or reconsider a decision of the Pension Protection Fund***. You should download the application form or phone or write to us requesting a form. You should complete the form including all relevant information and post it to us. Otherwise, you can write to us with all the required information and any further information which might assist the Board in reaching its decision.

Note: please ensure that you indicate on the form that you are asking for a **reconsideration decision** (see **Question 6** on the form), and tell us (a) the date the original determination, direction or decision you are disagreeing with was issued; and (b) the date of the review decision (see **Question 8** on the form).

If you have any new evidence that may assist in dealing with your application you should provide this at Stage 2.

If you are dissatisfied with the Stage 2 reconsideration, you have the right to refer the matter to the Pension Protection Fund Ombudsman.

Stage 3: The Pension Protection Fund Ombudsman will review the matter.

Details of how to apply to the Pension Protection Fund Ombudsman will be provided in the letter you receive from the reconsideration committee. Decisions of the Pension Protection Fund Ombudsman can be appealed, but only on a point of law. His contact details are set out on page 14.

Time limits for all stages

Time limits apply for requesting a review or reconsideration of a decision, or for referring a matter to the Pension Protection Fund Ombudsman. A Stage 1 application must be made within 28 days from the date the decision was issued. An application for a Stage 2 reconsideration must be made within 28 days of the date of issue of the Stage 1 decision. For information about time limits for the Ombudsman, please refer to the Pension Protection Fund Ombudsman website.

How long will it take for the Pension Protection Fund to respond to my request for a review?

Once a correctly completed application has been received, we will write to you to confirm we have received your request. We will aim to make a decision on the matter within 28 days and if this is not possible we will write to you to explain why and let you know when we expect to send a decision to you.

What sort of outcome can I expect?

The outcome of a Stage 1 or a Stage 2 decision will be sent to you in writing, and will include:

- reasons for the decision
- an explanation as to whether, and if so, to what extent the decision varies, revokes or replaces the original decision (including the date from which the new decision will take effect)
- details of any compensation payable
- references to any legislation that may be applicable, and
- details of your right to request a Stage 2 reconsideration or Stage 3 referral to the Pension Protection Fund Ombudsman (including contact details).

The Pension Protection Fund may also send a summary of a decision to any other person it considers has also been disadvantaged or materially affected in relation to the decision. An interested party will be given the opportunity to make a written submission and will be sent a copy of the review decision.

Information we need from you

In order to resolve your request, please ensure that you provide us with the following information when you contact us:

- Your title and full name
- Your contact details including your phone number, full address including postcode and email address
- Capacity in which you are seeking a review; for example, member, trustee, or someone else?
- Details of your request for a review, including any relevant dates
- The grounds on which you are requesting a decision to be reviewed
- Any evidence to support your request for a review, and
- Your signature, or your representative's signature.

If you are representing an applicant you must include the details of who you are representing and written confirmation authorising us to write to you as the representative.

Complaints of maladministration

How do I make a complaint about maladministration?

If you believe your complaint relates to a matter of maladministration you should:

- **complete an *Application to make a formal complaint of maladministration* and post it to us**, or
- **write to us with all the required information** as set out on the form.

You can:

- **download** the application form from the Pension Protection Fund website, or
- **phone** or **write** to us requesting an application form.

If you are in any doubt as to whether your complaint is one of maladministration, please telephone our helpline on **0845 600 2541** and we will be happy to advise you.



How does the Pension Protection Fund deal with your formal complaint of maladministration?

Once we have received your formal complaint of maladministration, your application will enter Stage 1 of a three tier process for dealing with complaints of maladministration:

Stage 1: The issue will be investigated by an Executive Director and decided upon by a member of the Pension Protection Fund's Executive Committee who will not have been involved in or responsible for the matter being complained about.

If you are dissatisfied with the Stage 1 decision, you may ask for the matter to be investigated further.

Stage 2: A second investigation will take place and a decision will be made by a Committee of non-executive directors.

As at Stage 1, **Stage 2** requires that you complete an ***Application to make a formal complaint of maladministration***. You should download the application form or phone or write to us requesting an application form. You should complete the form and post it to us, otherwise write to us with all the required information, details of which are set out in the form.

Note: please ensure that you indicate on the form that you are complaining about the matter for a **second time**, and include the date of when we issued the first decision (see Question 6 of the form).

If you have any new evidence that may assist the Board in deciding your complaint, you should provide this at Stage 2.

If you are dissatisfied with the Stage 2 decision, you have the right to refer the matter to the independent Pension Protection Fund Ombudsman.

Stage 3: The Pension Protection Fund Ombudsman will consider your application and if he considers it appropriate, will direct the Board of Pension Protection Fund to reconsider its earlier decision.

Details of how to apply to the Pension Protection Fund Ombudsman will be provided in the letter you receive from the Stage 2 investigation. The Pension Protection Fund Ombudsman's contact details are also set out on page 14.

Appeals can be brought from a decision of the Pension Protection Fund Ombudsman, but only on a point of law.

Time limits for all stages

There are time limits which apply to making a formal complaint of maladministration. The time limits for making a formal complaint are prescribed and may differ depending on the circumstances.

Time limits apply for applications of maladministration at Stages 1 and 2, and for referring a matter to the Pension Protection Fund Ombudsman. The time limits may differ depending on the circumstances but broadly speaking, a Stage 1 application must be made within 28 days from the date the incident occurred or from the date you could reasonably be expected to have been aware of the matter. An application for a Stage 2 reconsideration must be made within 28 days of the date of issue of the Stage 1 decision.

For information about time limits for the Ombudsman, please refer to the Pension Protection Fund Ombudsman website.

An appeal to the High Court can be made from a decision of the Pension Protection Fund Ombudsman but only on a point of law. Again, this must be done within a 28 day period.

How long will it take for the Pension Protection Fund to respond to my complaint?

When a correctly completed application has been made within the prescribed time limits, we will send you confirmation of receipt of your application. Once all the evidence required has been received, including any new evidence you wish to provide, we will aim to make a decision within 28 days. If we cannot do that, we will write to you to explain why and let you know when you can expect a decision to be made.

What sort of outcome can I expect?

The outcome of a Stage 1 or a Stage 2 decision will be sent to you in writing, and will include:

- reasons for the decision
- an explanation as to whether, and if so, to what extent the decision varies, revokes or replaces the original decision
- details of any compensation payable
- references to any legislation that may be applicable, and
- details of your right to request a Stage 2 investigation (if appealing a Stage 1 decision) or a Stage 3 investigation (if appealing a Stage 2 decision).

The Pension Protection Fund may also send a summary of a Stage 1 or Stage 2 decision to any other person it considers has also been disadvantaged or materially affected in relation to the subject of the complaint of maladministration.

For further information about what you can expect of a Stage 3 decision, please refer to the Pension Protection Fund Ombudsman website.

Information we need from you

In order to resolve your complaint of maladministration, please ensure that you provide us with the following information when you contact us:

- Your title and full name
- Your contact details including your phone number, full address including postcode and email address
- Capacity in which you are making the complaint; for example, member, trustee, or someone else?
- Details of your complaint of maladministration, including any relevant dates
- The grounds on which you are complaining
- Any evidence to support your complaint, and
- Your signature, or your representative's signature.

If you are representing an applicant you must include the details of who you are representing and written confirmation authorising us to write to you as the representative.

General complaints

How do I make a complaint?

You can make a complaint to the Pension Protection Fund in writing, by phone or electronically through the **complaints@ppf.gsi.gov.uk** email address. Whether you phone or write to us, we will send you an acknowledgement in writing confirming that your complaint has been received. You can also contact the **Complaints Officer**, whose details are listed at the back page of this booklet.

Dealing with your complaint

If you decide to make a complaint, it will be dealt with by the Complaints Officer and the team with responsibility for the area your complaint concerns. Whether you write to a Pension Protection Fund staff member directly or you write to the **complaints@ppf.gsi.gov.uk** mailbox, your complaint will be dealt with by or under the supervision of a Manager.

If you are not happy with the response you receive, please let us know by writing to the Director whose details will be included in the response we send you. The Director will look at the circumstances and content of your complaint again and send you a response in writing.

If you are still not satisfied with the second response you receive from the Pension Protection Fund, there is an independent

adjudication process. Once the independent adjudicator has received your complaint, they will contact you to let you know how long it will take to review and what the next steps are, including whether you need to provide more information. The independent adjudicator will only look at a complaint once it has been through both stages of the internal process.

How long will it take for the Pension Protection Fund to respond to my complaint?

We will write to you to confirm that we have received your complaint, and will aim to respond to your complaint within 28 days. If this is not possible, we will write to you to explain why and let you know when you can expect to receive a response.

If you are satisfied with the response we send, the matter will be considered closed and you do not need to do anything further. If you are not satisfied with the response you receive from us, please contact the Director as soon as possible. The Director will aim to respond to you within 28 days, or if this is not possible write to you to explain why and let you know when you can expect to receive a response.

If you are not satisfied with the response you subsequently receive from the Director, please contact the independent adjudicator as soon as possible.

What sort of outcome can I expect?

We will consider your complaint in a fair and impartial manner. Where we have made a mistake we will apologise to you, explain what went wrong and why, and take steps to put things right.

If the circumstances of your complaint impacts on others, we will look at our procedures and see where we can make improvements so that it does not happen again.

Financial compensation is not available under the general complaint process. The Pension Protection Fund only has power to pay financial compensation in appropriate circumstances where your complaint falls within either the review or maladministration routes described on pages 6 and 9. If you are in any doubt as to whether your complaint is a reviewable matter or a complaint of maladministration please telephone our helpline on **0845 600 2541** where we will be happy to advise you.

Information we need from you

In order to resolve your complaint, please ensure that you provide us with:

- Your title and full name
- Your contact details (including a phone number and full address)
- Capacity in which you are making the complaint (for example, are you a Pension Protection Fund member or representing a member?), and
- Details of your complaint and any evidence that you may wish to provide.

If you are representing an applicant you must include the details of who you are representing and written confirmation authorising us to write to you as the representative.

Does the Pension Protection Fund keep a record of complaints?

Yes, the Pension Protection Fund keeps a record of all complaints so that we can monitor trends in complaints and make improvements in the service we offer to stakeholders.

Keeping your information private

The Pension Protection Fund has a Data Protection Policy in place when handling your personal information, which complies with the Data Protection Act 1998. We recognise the importance of processing personal data in a correct and lawful way.

For more information, please refer to the Pension Protection Fund Data Protection Policy on our website.

Other sources of help and advice

Depending on the nature of your complaint or query, you may like to contact other organisations to assist you:

Pensions Ombudsman: investigates complaints about how pension schemes are run. Its service is free and open to people who have a complaint against those responsible for the running or administration of pension schemes. It can also consider some issues from trustees or managers of pension schemes and participating employers.

Telephone: **020 7630 2200**

Fax: **020 7821 0065**

Email: **enquiries@pensions-ombudsman.org.uk**
www.pensions-ombudsman.org.uk

Pension Protection Fund Ombudsman: the Pensions Ombudsman is also appointed as the Pension Protection Fund Ombudsman. The Pension Protection Fund Ombudsman can deal with disputes and appeals in relation to the Pension Protection Fund and the Financial Assistance Scheme. The Pension Protection Fund Ombudsman can also consider decisions made by the Board under the Pension Protection Fund's internal procedures. No fees are charged by the Ombudsman.

The contact details for the Pension Protection Fund Ombudsman are the same as the Pension Ombudsman, but for the web address:
www.ppfo.org.uk/ppfohome.asp

The Pensions Regulator: The Pensions Regulator is the UK regulator of work-based pension schemes. It is the job of the Pensions Regulator to protect the benefits of members of work-based pension schemes, to promote good administration of work-based pension schemes, and to reduce the risk of situations arising that may lead to claims on the Pension Protection Fund.

Telephone: **0870 6063636**

Fax: **0870 2411144**

Email:

customersupport@thepensionsregulator.gov.uk

www.thepensionsregulator.gov.uk

Pensions Advisory Service: The Pensions Advisory Service is an independent non-profit organisation that provides free information, advice and guidance on the whole spectrum of pensions, including state, company, personal and stakeholder schemes.

Telephone: **0845 601 2923**

Fax: **020 7592 7000**

Email: **enquiries@pensionsadvisoryservice.org.uk**
www.pensionsadvisoryservice.org.uk

The Pension Service: (part of the Department for Work and Pensions): The Pension Service is a dedicated service for current and future pensioners and is responsible for providing state pensions. It also helps people to plan for retirement and can give you current contact details for a scheme.

Telephone: **0845 6060265**

www.thepensionerservice.gov.uk

Pension Tracing Service (part of the Department for Work and Pensions): If you think you may have an old pension but are not sure of the details, the Pension Tracing Service may be able to help. The Pension Tracing Service will try and match the information you give to one of the schemes on its database and inform you of the results.

Telephone: **0845 600 2537**

**http://www.direct.gov.uk/en/
Pensionsandretirementplanning/
PlanningForRetirement/AboutToRetire/
DG_10027189**

Contact details for the Complaints Officer at the Pension Protection Fund

The Complaints Officer

Pension Protection Fund
Knollys House
17 Addiscombe Road
Croydon
Surrey CRO 6SR

Telephone: **0845 600 2541**

Text phone: **0845 600 2542**

Fax: **020 8633 4903**

Email: **complaints@ppf.gsi.gov.uk**

Contact details for seeking a Review

Reviews Team

Pension Protection Fund
Knollys House
17 Addiscombe Road
Croydon
Surrey CRO 6SR

Email: **reviews@ppf.gsi.gov.uk**



Appendix A: Reviewable matters

The list of reviewable matters can be found at **Schedule 9 of the Pensions Act 2004**. This Appendix provides a summary of those **reviewable matters** and who is considered to be an **interested party**. The numbering relates to the paragraph numbers of Schedule 9 of the Act.

Reviewable matter	Interested Party
1 The issue of a determination notice under section 123 approving a notice issued under section 122 .	Trustees; insolvency practitioner; employer
2 The failure to issue a determination notice under section 123 .	Trustees; insolvency practitioner; employer
3 The issue of, or failure to issue, a notice under section 122 by the Board by virtue of section 124 (Board's duty where failure to comply with section 122).	Trustees; insolvency practitioner; employer
3A The issue of, or failure to issue, a validation notice under regulation 2(5) of the Pension Protection Fund (Entry Rules) Regulations 2005 (S.1.2005/590) (determination to validate or not to validate an estimate and statement provided by the actuary).	Trustees; Scheme Actuary; Insolvency Practitioner

Reviewable matter	Interested Party
<p>3B The provision of information by the Board under-</p> <p>(a) regulation 3(2) of the Pension Protection Fund (Provision of Information)</p> <p>Regulations 2005 (S.I. 2005/674) (provision of information following receipt of a notice under section 120(2)),</p> <p>(b) regulation 3(2A) of those Regulations (provision of information following receipt of a notice under section 120(2) where the scheme or section is not eligible), or</p> <p>(c) regulation 3(g) of those Regulations (provision of information following receipt of an application under section 129(1) or a notice under section 129(4)),</p> <p>or the failure to provide information under those provisions.</p>	<p>Trustees; insolvency practitioner</p>
<p>4 The issue of, or failure to issue-</p> <p>(a) a scheme failure notice under subsection (2) of section 130 (scheme rescue not possible), or</p> <p>(b) a withdrawal notice under subsection (3) of that section (scheme rescue has occurred).</p>	<p>Trustees; employer</p>
<p>5 Any direction given under subsection (2) of section 134 (directions during an assessment period) or any variation or revocation of such a direction under subsection (4) of that section.</p>	<p>Trustees; employer</p>
<p>6 The issue of a notice under section 136(2) (power to validate contraventions of section 135).</p>	<p>Trustees; person affected by the determination</p>
<p>7 The making of a loan under section 139(2) (loans to pay scheme benefits), the amount of any such loan or the failure to make such a loan.</p>	<p>Trustees</p>

Reviewable matter	Interested Party
7A Any determination by the Board under section 141(2) (determination on a review of an ill health pension that compensation in respect of the pension is to be determined in the prescribed manner).	The member in respect of whom the determination was made
8 The failure by the Board to obtain an actuarial valuation of a scheme under section 143(2) .	Trustees; members
9 The approval of, or failure to approve, a valuation in respect of an eligible scheme under section 144(2) . Trustees	Trustees
10 The issue of, or failure to issue, a withdrawal notice under or by virtue of- (a) section 146 (schemes which become eligible schemes), or (b) section 147 (new schemes created to replace existing schemes).	Trustees; employer
11 The issue of, or failure to issue, a withdrawal notice under section 148 (no insolvency event has occurred or is likely to occur).	Trustees; employer
12 The issue of, or failure to issue, a determination notice under section 152(3) (whether value of scheme assets less than aggregate of liabilities etc).	Trustees
13 The issue of, or failure to issue, a determination notice under section 153(6) (authorisation to continue as closed scheme).	Trustees
14 Any direction given under section 154(7) (directions about winding up of scheme with sufficient assets to meet protected liabilities) and any variation or revocation of such a direction.	Trustees
15 The failure by the Board to give a transfer notice under section 160 .	Trustees; employer

Reviewable matter	Interested Party
16 Any determination by the Board of a person's entitlement to compensation under the pension compensation provisions or the failure in any case to make such a determination.	The person entitled to compensation
16A Any step taken by the Board under section 163(4)(a) (adjustments to be made where Board assumes responsibility for a scheme) to recover the amount of any excess from future pension compensation payments.	The member in respect of whom the determination was made
16B Any determination by the Board, or the failure to make a determination, under regulation 6(2) of the Pension Protection Fund (General and Miscellaneous Amendments) Regulations 2006 (S.I. 2006/580) (circumstances where the Board is not required to recover overpaid scheme benefits).	Member
17 Any failure by the Board to make a payment required by section 163(4)(b) (adjustments to be made where Board assumes responsibility for a scheme).	Member
17A The making of a payment under section 166(2) (amount of any pensions or other benefits which a person had become entitled to payment of under the scheme rules), the amount of any such payment or the failure to make such a payment.	The person entitled to payment
17B Any determination made by the Board under regulation 16(2) or (5) (b) of the Pension Protection Fund (General and Miscellaneous Amendments) Regulations 2006 (S.I. 2006/580) (recovery of PPF compensation overpayments).	The person entitled to payment
18 Any determination by the Board under section 181(3)(a) (the eligible schemes in respect of which the initial levy or the pension protection levy is imposed) or the failure to make such a determination.	Trustees

Reviewable matter	Interested Party
19 The amount of the initial levy or any pension protection levy payable in respect of an eligible scheme determined by the Board under section 181(3)(b) .	Trustees
19A Any determination by the Board of an application for the grant of a waiver under regulation 3 of the Pension Protection Fund (Waiver of Pension Protection Levy and Consequential Amendments) Regulations 2007 (S.I. 2007/771) (waiver of payment of the pension protection levy) or the failure to make such a determination.	Trustees
20 The making of a fraud compensation payment under section 182(1) , the amount of any such payment or the failure to make such a payment.	Trustees; (administrator*; member*; beneficiary*)
21 The issue of, or failure to issue, a notice under section 183(2) (scheme rescue not possible or having occurred in case of scheme which is not eligible etc).	Trustees; (administrator*; member*; beneficiary*)
22 Any settlement date determined by the Board under section 184(2) (recovery of value) or the failure to determine a settlement date under that provision.	Trustees; (administrator*; member*; beneficiary*)
23 Any determination by the Board under section 184(4) (recovery of value: whether amount received in respect of particular act or omission) or the failure to make such a determination.	Trustees; (administrator*; member*; beneficiary*)

Reviewable matter	Interested Party
24 The making of a payment under section 186(1) (interim payments), the amount of any such payment or the failure to make such a payment.	Trustees; (administrator*; member*; beneficiary*)
25 Any term or condition imposed by the Board- (a) under section 185(2) on the making of a fraud compensation payment, or (b) under subsection (4) of section 186 (interim payments) on the making of a payment under subsection (1) of that section.	Trustees; (administrator*; member*; beneficiary*)
26 Any determination by the Board under section 186(3)(b) (interim payments) that the amount of a payment was excessive.	Trustees; (administrator*; member*; beneficiary*)
29 Any determination by the Board under section 189(7)(a) (occupational pension schemes in respect of which any fraud compensation levy is imposed) or the failure to make such a determination	Trustees
30 The amount of any fraud compensation levy payable in respect of an occupational pension scheme determined by the Board under section 189(7)(b) .	Trustees

Please note: At the time of print this was a summary of the reviewable matters contained in Schedule 9 of the Act (as amended). However, it should not be taken as a definitive guide as it is a simplification of the relevant legislative provisions and does not include some transitional provisions or some modifications. Schedule 9 may also be subject to further amendment.

Key: *may only apply for review if they made the application for fraud compensation.



**Pension
Protection
Fund**