



HANDLING MEMBER QUERIES, COMPLAINTS, AND DISPUTE RESOLUTION



WHY MEMBER HANDLING MATTERS

- Pension schemes hold large assets and carry public trust.
- Members expect accuracy, fairness, and quick responses.
- Poor responses lead to disputes, low confidence, and higher costs for schemes.
- Strong processes protect Trustees and support compliance.



HOW THE SECTOR HAS EVOLVED ?

- Pre-1997: Few rules, limited oversight, trustees made key calls without clear checks.
- After RBA Act: Rights-based approach.
- Members gained access to information and formal complaint routes.
- Shift from DB to DC increased member interest in balances, returns, and fees.
- Technology improved visibility but also raised expectations.



WHAT THE LAW REQUIRES

- Constitution protects the right to social security and fair action.
- RBA Act creates clear dispute channels:
 1. Internal review at the scheme
 2. RBA CEO review
 3. RBAT appeal
 4. Court process
- Regulations guide governance, service standards, and complaint handling.



KEY LEGAL ANCHORS

- Article 43: Right to social security.
- Article 47: Right to fair and reasonable decisions by Trustees.
- Sec 46: RBA CEO review of scheme decisions.
- Sec 47: RBAT appeals.
- Trust Deed: Governs the scheme. All decisions must follow it.



COMMON MEMBER QUERIES

- Benefit calculation: mismatch between expected and actual figures.
- Processing delays: employer arrears, pending documents, liquidity issues.
- Missing or wrong data: service periods, dates, AVCs.
- Access to information: rules, accounts, investment returns.



COMMON MEMBER QUERIES –example

- A retiree questions why their lump sum is lower than forecast. Investigation shows missing contributions from a past period.
- **What steps would you take to resolve this ?**



WHY QUERIES ESCALATE

- Slow responses.
- Unclear explanations.
- Members feel unheard.
- Data gaps create confusion.
- Retirees rely on the pension for daily needs, raising emotions.



PSYCHOLOGY OF THE MEMBER

- Many depend on the pension to survive.
- Any delay feels like a threat to their wellbeing.
- Clear communication reduces fear.
- Fair treatment builds trust.



INTERNAL DISPUTE RESOLUTION (IDRP)

- Required for all schemes.
- Must be simple, quick, and documented.
- Channels should include phone, email, portal, and physical visits.



INTERNAL DISPUTE RESOLUTION (IDRP) FLOW

1. Member submits complaint.
2. Scheme acknowledges fast.
3. “Nominated person” investigates.
4. Board reviews decisions involving discretion.
5. Member receives a written outcome



WHAT MAKES A STRONG IDRP

- Clear steps for lodging complaints.
- Standard forms available online or at HR offices.
- Timelines for acknowledgment and closure.
- Independence in investigation.
- Records stored safely for future follow-up.



TRUSTEE ROLE IN DISPUTES

- Apply the Trust Deed as written.
- Declare conflicts and step aside when needed.
- Review a complaints register every quarter.
- Give clear directions on complex disputes like death benefits



DOCUMENTATION ROUTINES

- Keep minutes that show the reasoning behind decisions.
- Track all emails, letters, and calls.
- Maintain copies of all Trust Deeds and past amendments.
- Proper records strengthen the scheme in appeals.



WHEN CASES GO TO RBA

- Happens when a member is unsatisfied or the scheme delays.
- RBA reviews actions against scheme rules.
- RBA can order payment, corrections, or compliance actions.
- RBA decisions carry legal weight.
- **Example**
A member complains about a long delay. RBA orders the employer to remit arrears and the scheme to pay the member with interest.



RBAT and Court Process

- Retirement Benefits Appeals Tribunal (RBAT) handles technical pension disputes.
- Appeals focus on law, fairness, and process.
- High Court handles legal points.
- Supreme Court only hears cases of broad national importance.



LESSONS FROM RECENT CASES

Standard Chartered Case

- ▶ Trust Deed rules must be followed exactly.
- ▶ Poor records can create huge liabilities decades later.

TelPosta Case

- ▶ Strong records and actuarial advice help the scheme defend itself.
- ▶ Transparency strengthens credibility.



SERVICE STANDARDS AND SLAS

- ▶ Service charters set member expectations.
- ▶ Clear timelines for registration, benefit payments, complaints.
- ▶ SLAs guide administrators, fund managers, and custodians.
- ▶ Trustees monitor performance and hold parties accountable.
- ▶ **Example**
A scheme sets a 10-day target for complaint resolution. Administration system flags delays for follow-up.



TECHNOLOGY AS A SUPPORT TOOL

- Portals and apps reduce routine queries.
- Members can view balances, contributions, statements.
- USSD supports informal sector members.
- Clean data reduces disputes.



DATA QUALITY

- Most disputes arise from wrong or missing data.
- Integrate payroll and pension systems.
- Regular data audits help reduce errors.
- Secure channels protect member information.



STAFF AND TRUSTEE TRAINING

- Trustees need certification.
- Sessions should cover law, calculations, governance, and communication.
- Case studies help Boards understand high-risk decisions.



FUTURE TRENDS

- Higher use of mediation and arbitration.
- Increase in partial access claims if reforms progress.
- Growing interest in post-retirement medical funds.
- Rising pressure for faster digital service.



ACTIONS SCHEMES CAN TAKE

- Review Trust Deeds and update inconsistencies.
- Strengthen IDRPs and document all steps.
- Communicate clearly before issues escalate.
- Educate members using simple tools and channels.
- Introduce a CRM for tracking queries.
- Build a culture where members feel valued.



QUICK CASE SCENARIOS

Case 1: Missing Service Years

- ▶ Member complains their service record is incomplete.
- ▶ Scheme retrieves employer payroll files.
- ▶ Error corrected.
- ▶ Member receives updated benefit and drops the complaint.



QUICK CASE SCENARIOS

Case 2: Delayed Death Benefit

- ▶ Family reports long wait.
- ▶ Trustees discover a dispute in the nominee list.
- ▶ Board follows the rules under Section 16A.
- ▶ Evidence reviewed.
- ▶ Board issues written decision with clear reasons.



QUICK CASE SCENARIOS

Case 3: Underpayment Claim

- ▶ Retiree claims a lower lump sum.
- ▶ Investigation reveals wrong date of birth entered in 1998. Corrected and recalculated.
- ▶ Member compensated.



FINAL TAKEAWAY

- Strong member handling builds trust and protects the scheme.
- Clear rules, good records, and quick responses reduce disputes.
- Every complaint is a chance to show fairness and strengthen governance.