



Customer Charter





This charter tells you about the level of service you can expect from the Pensions Section. It also tells you what we expect from you and what to do if things go wrong.

Our Service

Our aim in the Pension Section is:

- To provide a comprehensive and effective communication and information service
- To make pension payments in a timely and accurate fashion
- To give you the standard of service you want
- To be cost effective
- To be accountable to you for what we do by monitoring the quality of our service and reporting on how well we've lived up to our standards

Our Responsibilities to You

We will:

- treat you with respect
- be fair and helpful
- treat you as an individual by giving you the service you need
- behave professionally
- treat what you say to us confidentially
- make prompt and accurate payment of benefits, and
- return all personal documents to you as quickly as possible
- provide a range of ways to help you to use our services



Helping us to help you

You can help us to provide a good service by:

- completing all forms fully and accurately
- giving us your national insurance number when you contact us, or the national insurance number of the person you are representing, wherever possible providing a daytime telephone number to contact you on telling us about any changes in your circumstances as soon as you can
- replying to our questions as quickly as you can
- being considerate and polite to our staff and other people using our services

Giving you advice and information

We will provide:

- advice and information about our service that is clear and easy to understand
- personal assistance if required
- specially tailored presentations for contributing members
- the services of a dedicated call centre

Information can also be accessed via our dedicated pension website at:

www.rctpensions.org.uk

When you visit us

There will always be a Pensions Assistant available for you to talk to.

Our staff will always greet you in a friendly and professional way. A private interview room will be available.

If we visit you

We will arrange a convenient date and time.

We will let you know if there are any documents you need to have available. The visiting officer will show you their identification card and give you their name.



When you write to us

When you write to us by letter, fax or e-mail, we will reply within 10 working days of the day we received it.

If we can not send a full reply within 10 working days we will tell you why. We will tell you if there is anything you need to do and when you can expect a full reply.

When we write to you

When we write to you all letters will:

- be typed in clear, plain language
- be accurate and helpful
- tell you clearly if there is anything you need to do
- tell you how you can contact us

If you give us permission, we can reply to a person who is helping you.

Key service standards

The following pages detail the key service standards for members of the Rhondda Cynon Taf Pension Fund. The Pension Section is committed to providing all scheme members with a professional and efficient service. We aim to deliver this service in a helpful and courteous manner.

Our standards of service specify the maximum turnaround times in which we aim to take the action indicated. The stated times will be reviewed at regular intervals. The target days stated are working days.



Our Commitment to New Employees

Basic Information

We will set up a pension record for you within one month of receiving formal notification from your employer that you have joined the pension scheme. We will also send you a 'welcome letter'.

Your Employer will also provide you with a 'starter pack' within three months of becoming a member which will include the following information:

- a Short Scheme Guide
- a copy of our Customer Charter
- a Service Enquiry form
- a leaflet about transferring other pensions into your new pension scheme
- a leaflet on how you can increase your retirement benefits
- a 'Death Grant' nomination form
- a 'Cohabiting Partner form

Your Employer will issue your Service Enquiry form and you should complete it and return it either to your Employer or to the Pension Section as instructed.

This form allows you to tell us if you have a previous pension that you might be interested in transferring into the Local Government Pension Scheme. We will correspond with previous pension provider/s on your behalf as long as you have given us the necessary details.

If you do not receive the above information please contact your Employer without delay. For assistance with any other pension query you can call the Pensions Helpdesk on 01443 680611.



Our Commitment to Our Contributing Members

Transfers In

If you have asked us to investigate the possibility of a transfer of pension rights from your previous pension scheme we aim to calculate the estimated benefits that a transfer value will buy for you and issue a quotation within 10 working days of receiving all the necessary information. We will request payment of the transfer value as soon as practicable after receiving your instruction to proceed with the transfer. We will confirm the actual benefits purchased by the transfer value to you within 10 working days of receiving payment from your previous scheme.

- Every member is entitled to one quote per transfer.

The Pension Section reserves the right to make a charge of £50.00 plus V.A.T. for any additional quotations requested.

Annual Benefit Statements \ Benefit Estimates

Your Annual Benefit Statement will provide you with a reasonable estimate of benefits where this has been issued. The Pension Fund will use its discretion in the provision of any further estimate.

Where an estimate of benefits is being issued, the Pension Fund will provide an illustration within 10 working days of receiving a fully completed.

Annual Benefit Statements are usually issued in October.

Paying Extra Contributions

Any member wishing to pay extra contributions to buy an additional pension will be provided with an estimate. The Pension Section aims to provide the estimate within 5 working days of receiving all the necessary information.

Retirements

Your Employer must send us details of your leaving the scheme 5 working days prior to your retirement. We will then send you a 'Retirement Pack' within 5 working days of receiving this information and on receipt of the completed pack, the pension section will endeavor to pay your benefits within a further 5 working days*

*This is contingent on the Department for Works & Pensions (DWP) providing the necessary data where this is required. In addition, members contributing to Additional Voluntary Contributions may wish to stop AVC payments the month before retiring to ensure there is sufficient time to transfer AVC benefits to the Pension Fund.



Deaths

We aim to send details of the benefits payable within 5 working days of receiving all of the information required. We will pay the lump-sum death grant within 5 working days of receiving Grant of Probate (or other appropriate documentation) providing there is no question as to who the beneficiary should be.

Early Leavers

We will send details of the benefit options available within 10 working days of receiving all the information required from the employer.

Refunds

We aim to pay refunds within 10 working days of receiving the formal request for payment provided all the relevant information has been supplied by the employer. In certain circumstances refunds can only be paid out one month and one day after the termination of employment.

Transfers Out

If you wish to transfer your benefits from the LGPS, we aim to issue a quotation within 10 working days of receiving all the necessary information.

This quote will be guaranteed for three months.

We will pay a transfer value within 10 working days of receiving your confirmation to proceed along with all the information we require to make payment.

Newsletters

We will send you a newsletter to keep you abreast of topical issues as and when they occur.



Our Commitment to Our Deferred Members

Benefit Statements

We aim to provide you with a Benefit Statement every year, usually in October.

Preserved Benefits into Payment

Provided we hold a current address, we will send you details of the benefits payable so that they are received not later than the day before they are due to come into payment. We will pay the tax-free cash lump sum so that it is received on the day payment is due.

Our Commitment to Our Pensioners

Changes in Personal Particulars

We will acknowledge receipt of a written notification of a change in name, address, bank or building society details and make the appropriate amendments to your payroll record within 10 working days of receiving the written notification.

Change of Tax Code

We will update your payroll record with a revised tax code from the next pay period following notification from HM Revenue & Customs.

Newsletter

We will send a newsletter to each of our pensioners at least once a year, usually in April.

Deaths of Pensioners

We will acknowledge receipt of a notification of the death of a pensioner and start action to put into payment any dependants' benefits as soon as possible after receiving the notification. This will take place within 5 working days.



Service Standards

The Pension Fund has identified 8 key performance indicators that we use to ensure our actual performance compares favourably with the benchmark standard.

These will measure the time taken by the Pension Section once all the relevant information has been received.

The performance indicators are:

No.	Indicator Description	National Benchmark
01	Divorce Estimate	10 working days
02	Preserved Benefits (notification to leavers)	10 working days
03	Refund of Contributions	10 working days
04	Employer Request for Retirement Estimate	5 working days
05	Retirement Payment	5 working days
06	Preserved Benefits (into payment)	5 working days
07	Letter detailing transfer-in quote	10 working days
08	Letter detailing transfer-out quote	10 working days

Data Protection

To protect any personal information held on computer, Rhondda Cynon Taf Pension Fund is registered under the Data Protection Act 1998. This allows members to check that their details held are accurate. The Fund may, if it chooses, pass certain details to a third party, if the third party is carrying out an administrative function of the Fund - the Fund's AVC provider, for example.

This Authority is under a duty to protect the public funds it administers, and to this end may use information for the prevention and detection of fraud. It may also share this information with other bodies administering public funds solely

for these purposes. Members have a right to see a copy of the information held about them on application to the Council's Data Protection Officer.



Comments and Complaints

We welcome and value your comments on the standards of service we provide. If you have any comments you wish to make please contact us at the address shown below.

We would also like to hear from you if you are not satisfied with the way you have been treated or if you are dissatisfied with any decision made in relation to the Pension Scheme. In the first instance please contact the Pensions Section where every effort will be made to clarify or put right any misunderstanding. Failing that, the Internal Disputes Resolution Procedure allows you the right to have your complaint independently reviewed. If you wish to make a complaint you can write to:

The Complaints Officer

Pensions Section
Rhondda Cynon Taf CBC
Oldway House
Porth
CF39 9ST

Contact Information

For further information on any aspect of the Local Government Pension Scheme you can contact the Pensions Helpdesk on 01443 680611 or access the website at www.rctpensions.org.uk

Alternatively you can write to:

The Pensions Section

Rhondda Cynon Taf County Borough Council
Oldway House
Porth
CF39 9ST

or e-mail: pensions@rctcbc.gov.uk

This document is also available in Welsh.

This leaflet gives general guidance only, for
more information please contact:

Tel: **01443 680 611**

Fax: **01443 680 717**

Website: **www.rctpensions.org.uk**

Email: **pensions@rctcbc.gov.uk**

Pensions Section, Rhondda Cynon Taf CBC,
Oldway House, Porth, Rhondda. CF39 9ST

lgps

Local Government
Pension Scheme



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RHONDDA CYNON TAF
TREFTADAETH GADARN | DYFODOL SICR