## Internal Dispute Resolution Procedure (IDRP)

This is a formal complaints process for those (members, beneficiaries or their representatives of the Hammersmith & Fulham Pension Fund), who wish to raise a formal complaint about the Hammersmith & Fulham Pension Fund. It is a two stage process, each stage is looked at by a different person. Your Stage 1 complaint should be raised within 6 months of the event that you are complaining. If you are not satisfied after following Stage 1, you can progress your complaint to Stage 2. You can also progress your complaint to Stage 2 if you have not received a response to your Stage 1 complaint after 3 months. Stage 2 is the last part of the internal process, and Stage 2 should be used no longer than 7 months after your Stage 1 outcome. However, if you are dissatisfied, you can then take your complaint to the Pensions Ombudsman if you are still not satisfied. If you wish to take your complaint to the Pensions Ombudsman you must do so within 3 years of the event you are complaining about. The process outlined below is the normal process however if your complaint is about the lbhf Internal pension team, Stage 1 will be looked at by a Pensions Advisor and Stage 2 the Head of Pensions or a suitably appointed person.

