

Customer charter

A guide to our customer
service standards

June 2008



Part of the Department for Work and Pensions

Contents

- Chief Executive's foreword Page 1
- Useful contacts Page 2
- What we will do Page 8
- What our staff will do Page 8
- When you phone us Page 10
- When you write to us Page 11
- About our Local Service Page 12
- Giving you information Page 13
- Information on the internet Page 14
- Help us to improve Page 15
- If you think a decision is wrong Page 16
- More about the charter Page 17

Dear Pension Service customer

Welcome to The Pension Service's customer charter, which sets out our customer service standards. It also explains how we can help each other and what to do if things go wrong.

We are an organisation that stands for improving services for older people and helping people to plan for their later years. We deliver our business through a network of pension centres and a face-to-face service in local communities.

We are committed to delivering a service that focuses on our customers.

We are currently going through a period of change that will include further improvements to customer service and the way we work.

We welcome your views on our service and how we can improve further. You can contact us through your pension centre (see 'Useful contacts' on pages 2 to 7 of this charter), or you can contact me direct.

**Terry Moran, Chief Executive, The Pension Service,
PO Box 50101, London, SW1P 2WU.**

Contacting us

Our phone lines tend to be quieter in the afternoon and towards the end of the week if you prefer to call then. We record phone calls to help us provide an accurate and consistent service and for training and security purposes.

If you want to use Braille, an audio CD, a disk or a large-print version when we contact you, please let us know.

Useful contacts

Service provided	Helpline	Phone numbers
1 For State Pension and Pension Credit Claims already in progress	The Pension Service Opening hours 8am to 8pm, Monday to Friday	Phone: 0845 60 60 265 Textphone: 0845 60 60 285 Welsh language: 0845 60 60 275 Welsh textphone: 0845 60 60 295 (for Welsh-language customers living in Wales)
2 For customers wanting to claim State Pension and Pension Credit at the same time	State Pensions Claim Line Opening hours 8am to 8pm, Monday to Friday 9am to 1pm on Saturdays	Phone: 0845 300 1084 Textphone: 0845 300 2086

Service provided	Helpline	Phone numbers
<p>3 For customers applying for Pension Credit</p>	<p>Pension Credit Application Line</p> <p>Opening hours 8am to 8pm, Monday to Friday 9am to 1pm on Saturdays</p>	<p>Phone: 0800 99 1234</p> <p>Textphone: 0800 169 0133</p>
<p>4 Dealing with forecasts for State Pension</p>	<p>Future Pension Centre</p> <p>Opening hours 8am to 8pm, Monday to Friday 9am to 1pm on Saturdays</p>	<p>Phone: 0845 300 0168</p> <p>Textphone: 0845 300 0169</p> <p>You can speak to someone in Welsh.</p> <p>You can e-mail the Future Pension Centre at tvpcustomer@the pensionservice.gsi.gov.uk</p> <p>You can apply for a forecast on-line at www.the pensionservice.gov.uk</p>

Service provided	Helpline	Phone numbers
<p>5 Tracing lost occupational and personal pension schemes</p>	<p>Pension Tracing Service</p> <p>Opening hours 8am to 6pm, Monday to Friday</p>	<p>Phone: 0845 600 2537</p> <p>If you are calling from abroad, phone +44 191 215 4491</p> <p>Textphone: 0845 300 0169</p> <p>You can speak to someone in Welsh.</p> <p>To have a pension traced, you can apply on-line at www.thepensionservice.gov.uk</p>
<p>6 Dealing with enquiries from most of the customers who have their pension paid direct into a bank, building society or post office card account</p>	<p>Pensions Direct</p> <p>Opening hours 8am to 8pm, Monday to Friday</p>	<p>Phone: 0845 301 3011</p> <p>Textphone: 0845 301 3012</p>

Service provided	Helpline	Phone numbers
<p>7 Advice on applying for and receiving pensions and medical cover for people who live, or have previously lived, abroad</p>	<p>International Pension Centre</p> <p>Opening hours 8am to 8pm, Monday to Friday</p>	<p>Phone: 0191 218 7777</p> <p>Textphone: 0191 218 2493</p> <p>E-mail: tvpi.internationalqueries@thepensionservice.gsi.gov.uk</p>
<p>8 For information about Winter Fuel Payments for people aged 60 or over living in Great Britain or Northern Ireland</p>	<p>Winter Fuel Payment Helpline</p> <p>Opening hours 8.30am to 4.30pm, Monday to Friday</p>	<p>Phone: 0845 9 151515</p> <p>Textphone: 0845 601 5613</p> <p>You can speak to someone in Welsh.</p>

Other useful contacts

Service provided	Helpline	Phone numbers
9 Advice and information about entitlements for people with disabilities, and for their representatives and carers	Benefit Enquiry Line Opening hours 8.30am to 6.30pm, Monday to Friday 9am to 1pm on Saturdays	Phone: 0800 88 2200 Textphone: 0800 24 3355
10 Advice and updates on applications and payments for Disability Living Allowance and Attendance Allowance	Disability Living Allowance and Attendance Allowance Customer Care Helpline Opening hours 7.30am to 6.30pm, Monday to Friday	Phone: 0845 7 12 34 56 Textphone: 0845 7 22 44 33
11 Helpline for general enquiries about War Disablement and War Widow's Pensions and War Pension	Pensions Veterans Agency Helpline Opening hours 8.15am to 5.15pm, Monday to Thursday 8.15am to 4.30pm on Fridays	Phone: 0800 169 2277 If you are calling from abroad, phone +44 1253 866043 Textphone: 0800 169 3458

Call charges

Calls to **0800** numbers are free from BT land lines and phone boxes but you may have to pay if you use another phone company, a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

From 1 April 2008, calls to **0845** numbers from BT land lines should cost no more than 4p per minute with a 6p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad. Calls from mobile phones can cost up to 40p per minute, so check the cost of calls with your service provider.

Calls to **0870** numbers from BT land lines should cost no more than 8p per minute with a 6p call set up charge. You may have to pay more if you use another phone company or a mobile phone, or if you are calling from abroad.

If you prefer, you can ask us to call you back. Tell our operator that this is what you want to do and give them your phone number.

Textphones

The textphone numbers we provide are for people who find it hard to speak or hear clearly. If you do not have a textphone, some libraries or citizens advice bureaus may have one. Textphones do not receive text messages from mobile phones.

Other languages

If English is not your first language, you can use your own interpreter or one that we provide. We can usually arrange a phone interpreter straight away.

What we will do

- We will pay you your entitlements accurately and on time.
- If you are not entitled, we will explain why.
- We will provide an accessible service to deal with applications and any changes of circumstances you tell us about.
- We will give you accurate information about State Pension, Pension Credit and Winter Fuel Payments, and direct you to the right place for other related services.
- We will provide a forecast of your future entitlement to State Pension, if you ask for one, to help you plan for retirement.
- We will give you information on other help you might be entitled to, for example Social Fund, Attendance Allowance, Carer's Allowance or Council Tax Benefit.

For more information about other help you may be entitled to, ask for our Pensioners' Guide.

What our staff will do

Our staff will:

- treat you with respect;
- treat you as an individual;
- listen to what you say;
- be fair, helpful and easy to talk to;
- give clear explanations;
- keep what you say to us confidential; and
- tell you exactly what you need to do and what information we need.

You can help us by:

- giving your National Insurance number when you contact us (you can get this from letters from the Department for Work and Pensions);
- giving us full and accurate information;
- telling us about changes in your circumstances and those of anyone else you are receiving an entitlement for;
- having any information you might need ready when you phone us; and
- treating our staff with respect.

When you apply for your entitlement, we will:

- let you know how much you will get, when and how you will get it;
- let you know if you are not entitled and give you a clear explanation why;
- tell you how changes in your circumstances could affect your entitlement;
- contact you to let you know if we need more information; and
- return, within five working days, any personal documents you send us (for example, a birth certificate or savings books). If we need to keep them for longer, we will tell you why.

When you phone us

A customer advisor will answer your call. In some cases, a taped message will guide you to the correct person. They will greet you and introduce themselves. We record phone calls to help us provide an accurate and consistent service and for training and security purposes.

We aim to answer calls within 45 seconds.

A quick and easy way to claim your State Pension is to contact the State Pensions Claim Line (see point 2 in 'Useful contacts' on page 2 for the numbers and opening times). This is a quicker application process, which means your application will be completed over the phone. Your claim can then usually be processed straight away, and you will not need to sign anything.

If you live abroad, or have previously lived and worked abroad, see the 'Useful contacts' page for details of how to contact the International Pension Centre.

You can phone us **free** to apply for Pension Credit. See point 3 in 'Useful contacts' on page 3 for the numbers and opening times.

One of our staff will help you over the phone or can call you back at a more convenient time. They will tell you how quickly we will deal with your application.

We will tell you exactly what information we need, and try to answer all your questions within one call.

We will tell you if we need to see any personal documents in connection with your application.

We can ring you back. We will give you a time to expect a return call, and keep our promise. We will try not to keep you on hold during your call.

When you write to us

We aim to reply fully within 10 working days of receiving your letter.

If you contact us by e-mail, we will acknowledge straight away that we have received your e-mail and send you a full reply within 10 working days. To make sure we keep your details confidential, we will not send e-mails that include personal information. Our e-mail addresses are on our website at www.thepensionservice.gov.uk

If we can't give a full reply to your letter or e-mail within 10 working days, we will tell you why and how long it will be before we can give a full answer.

You can contact us by fax. You can get the fax number from our website, from letters you have received from us, or by phoning The Pension Service. See point 1 in 'Useful contacts' on page 2 for the numbers and opening times.

About our Local Service

We offer face-to-face information and support to those customers who need it, through our Local Service staff who can visit you in your home or arrange to see you at a convenient place close to your home.

Local Service staff work closely with voluntary organisations, local authorities and other government departments to provide a complete service. Approved partners, such as some local authorities and voluntary organisations, can now receive applications for a range of entitlements and can check your supporting documents.

You can arrange an appointment with a member of the Local Service to see you at home or at a convenient place close to where you live. To book an appointment, contact The Pension Service. See point 1 in 'Useful contacts' on page 2 for the numbers and opening times.

If you would like a private interview, we will use a private room or offer to visit you at home.

If we visit you in your own home, we will contact you beforehand to arrange the date and let you know whether it will be morning or afternoon. We will tell you if there are any documents you need to have available. If you prefer, you can arrange to have a friend, relative or carer with you when we visit.

If we need to visit you at home, we aim to offer a date within 10 working days.

Our Local Service staff will always show you an identity card when they visit you. If they are going to be late, they will try to let you know. Please tell us if you would prefer to see someone of the same sex as you.

We can arrange for an interpreter to come to the interview if you have hearing or speech difficulties, or if English is not your preferred language. Or, you can use your own interpreter. We aim to arrange this within one working day.

If you have an appointment, we aim to see you on time.

Our staff will be friendly and professional, and wear a name badge.

Giving you information

If you would like a forecast of how much State Pension you may get, contact the Future Pension Centre (see point 4 in 'Useful contacts' on page 3 for the numbers and opening times). You can ask for a forecast at any time, up to 30 days before you reach State Pension age.

If you have a pension that you have not used for a while, contact the Pension Tracing Service (see point 5 in 'Useful contacts' on page 4 for the numbers and opening times). They have access to over 200,000 occupational and personal pension schemes and can search for an up-to-date contact address for you.

About four months before you reach State Pension age, we will write to invite you to apply for your State Pension. If you do not receive an invitation to apply, please get in touch with us, as we may not have your current address.

We will get in touch with you about your possible entitlement to benefits such as Pension Credit, State Pension and Winter Fuel Payments. Pension Credit is an entitlement for people aged 60 and over who live in Great Britain. You may be eligible for Pension Credit even if you saved for your retirement, own your home, live with your family or receive

other benefits. It's easy to apply by phone, and it could mean that you get extra money each week. You could also receive a backdated payment. Point 3 of the 'Useful contacts' section on page 3 tells you how and where to apply. You can get more information in our leaflet about Pension Credit – please ask for a copy.

We will always try to be helpful to anyone who contacts us on your behalf. We may ask for your permission to give information to someone who is helping you.

We provide a range of leaflets about our service, which are easy to understand.

We will provide help filling in our forms (for example, for Pension Credit or State Pension) over the phone or in person if you have difficulty using the phone.

If English is not your preferred language and you want us to use another language, please let us know.

Information on the internet

You can get information, leaflets and application forms from our website at www.thepensionservice.gov.uk

You can use the internet at many local libraries and other convenient places like internet cafés.

Help us to improve

We will regularly consult our customers and use the information they give us to improve our service.

Please tell us what we have done well or what we could have done better. We will use this information to make improvements to our service.

We need to know if you have any comments or suggestions about our service or if you think something has gone wrong. See point 1 in 'Useful contacts' on page 2 for the numbers and opening times, or let us have your comments in writing, by letter, fax or e-mail. You can find the address on the letters we have sent you.

We have a leaflet which tells you more about how to complain. Please ask us if you would like a copy.

If you make a complaint, we will reply within 7 working days. If we cannot provide a full reply in this time, we will tell you why and when you can expect a full reply.

We will treat you fairly and make sure that any comment or complaint you make does not affect the service we give you or any money you are entitled to.

If you think a decision we have made on your application is wrong, you can do the following

In most cases, you will be able to appeal to an independent tribunal. However, in all cases, you can ask us to explain our decision.

You can ask us to explain our decision again. If you want us to look at the decision again, you should usually contact us within one month of the date of the letter giving you the decision. We have a leaflet which gives you more information on what to do if you think our decision is wrong. Please ask us for a copy.

If you are still not happy about the decision, you will usually be able to appeal to an independent tribunal. The letter telling you about our decision will tell you if you can appeal and how to do it.

More about the charter

We published this charter in June 2008 and will review it regularly.

Contact us for your copy of the charter. See point 1 of 'Useful contacts' on page 2 for the numbers and opening times. The charter is also available on our website at www.thepensionservice.gov.uk

If you have any comments or questions about this charter, please contact us at:

The Pension Service Customer Service Team
Room 3S25
Quarry House
Leeds LS2 7UA.

E-mail: customer-contact@thepensionservice.gsi.gov.uk

Important information about this leaflet

This leaflet is only a guide and does not cover every circumstance. We have done our best to make sure that the information in this leaflet is correct as of June 2008. It is possible that some of the information is oversimplified, or may become inaccurate over time, for example because of changes to the law. We recommend that you get independent advice before making any financial decisions based on the information in this leaflet.

This leaflet is available in other languages and formats.

Call **0845 7 31 32 33** to find out more.

If you find it difficult to hear or to speak clearly, there is a textphone service available on **0845 604 0210** which you can use to order these leaflets.

www.thepensionservice.gov.uk

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