

REFERRALS AND COMPLAINTS GUIDANCE FOR “SIGNIFICANTLY ADVERSELY AFFECTED PERSONS”

If the Board of the Pension Protection Fund’s (PPF) decision is referred to the PPF Ombudsman for investigation, either he will decide that the decision was reached correctly and should stand, or he will decide that the decision was reached incorrectly and that the PPF should vary or replace it with a fresh decision.

In either case, the benefit rights of the members of the scheme might be adversely affected; either as a result of the initial decision by the PPF being left unchanged, or as a result of it being varied or replaced on the direction of the PPF Ombudsman.

Therefore, when the PPF Ombudsman agrees to investigate a decision by the PPF, he is required to identify persons who might be significantly adversely affected by the decision he reaches at the end of his investigation, and invite them to participate in his investigation.

The PPF Ombudsman has decided that you might be significantly adversely affected by his determination in relation to the matter described in the accompanying documents. Therefore, you or your representative, if you appoint one to act on your behalf, may participate in the investigation. This means that you have the following rights:

- To send written comments to the PPF Ombudsman about the PPF’s decision and the applicant’s challenge to it. You must do so within **28 days** of the date of the letter accompanying this guidance note. Your comments will be copied to the person making the referral or complaint and the PPF and will be made available for inspection by any other significantly adversely affected persons.
- To inspect all other written submissions received by the PPF Ombudsman. A summary of the submissions received is detailed on our website (www.ppfombudsman.org.uk/current_referrals_complaints_and_appeals). You may inspect any of these documents at 11 Belgrave Road, London SW1V 1RB by making prior arrangements with us. If you would like to do this, please contact us as soon as possible to make an appointment or other arrangement. (If you would like to do this and you might find it difficult to come into the office, please let us know. We will try to take other reasonable steps to make the documents available to you.) You should use any information that is made available to you for the purpose of the referral or complaint only.
- To request or attend an oral hearing before the PPF Ombudsman reaches his final decision. For further information about oral hearings see our guidance note on oral hearings which you should read carefully. This and other guidance is also available on our website, www.ppfombudsman.org.uk/publications.

- To object to any proposal to deal with referrals or complaints together where the PPF Ombudsman considers they are substantially the same. If you wish to object, you must do so within **14 days** of the date when you are informed about the proposal.

Strict time limits apply to investigations by the PPF Ombudsman. If you have any further questions about your rights, please contact us immediately.

Details about progress on the referral or complaint will be publicised on the PPF Ombudsman's website to keep you informed. Therefore, you do not need to participate in the investigation if you only wish to keep informed about developments. You should be aware that the time taken to complete our investigation might increase if there are a large number of participants.

The PPF Ombudsman's Determination of the referral or complaint will be final and binding on those involved, including the person making the referral or complaint, the Board, and all significantly adversely affected persons including yourself, subject only to an appeal to the High Court on a point of law.