

Customer Action Plan 2021 – 2025

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1. Introduction

Overview

This is the Pensions Authority's Customer Action Plan (CAP). It sets out the steps the Authority will take over the lifetime of the plan to deliver a high-quality service to its customers.

1.1. Principles of quality customer service

The Authority will be guided by each of the 12 Quality Customer Service (QCS) principles which the Government has endorsed for the Public Service. The principles are:

- quality service standards,
- equality/diversity,
- physical access,
- information,
- timeliness and courtesy,
- complaints,
- appeals,
- consultation and evaluation,
- choice,
- official languages equality,
- better co-ordination, and
- internal customer.

1.2. Role and functions of the Pensions Authority

The Pensions Authority is a statutory body set up under the Pensions Act, 1990.

The Authority regulates:

- occupational pension schemes,
- trust RACs, and
- Personal Retirement Savings Accounts (PRSAs), in Ireland.

The Pensions Authority's mission is to:

1. foster public confidence in pensions by regulating pension schemes and PRSAs effectively and efficiently.
2. support pension scheme trustees and the public through providing guidance and information.
3. provide expert advice to the Minister for Social Protection to help inform policy development.

2. Background to quality customer service

2.1. What is quality customer service?

Quality Customer Service involves the delivery of a service of the highest quality to all customers and ensuring continuous improvement in the standard of services provided. The principles underlying QCS arose out of the programme for modernisation of the Irish public service.

2.2. A Customer Action Plan (CAP) for the Authority

It is the Authority's objective to deliver the highest quality service to all our customers. This plan commits the Authority to ensuring that the principles of QCS are embedded in everything we do.

2.3. The Authority's CAP is designed to:

- promote and develop a strong customer service culture within the Authority;
- ensure our services are provided in an equitable and non-discriminatory manner;
- equip employees with the skills, information and support to fulfil customer service objectives;
- develop measurable quality customer service standards;
- develop participative structures where customers and employees can express opinions and give feedback on the services delivered;
- take a pro-active approach to the provision of quality information and advice and ensure ease of access to such information;
- provide review mechanisms for customers who are dissatisfied with the quality of service received from the Authority.

2.4. Who are the Authority's customers?

The Authority's customers are:

- pension scheme members,
- pensioners,
- trustees,
- members of the pensions industry,
- public representatives,
- Government Departments and agencies,
- trade unions,
- media,
- the general public,
- Authority members, and
- employees of the Authority.

3. Implementing the principles of quality customer service

The Authority proposes to carry out a range of actions under each of the 12 QCS principles over the lifetime of this plan. Initiatives are described for each of the 12 principles.

3.1. Quality service standards

Principle: Publish a statement that outlines the nature and quality of service which customers can expect and display it prominently at the point of service delivery.

Initiatives include:

- making our CAP and Customer Charter available online and in print to any person who wishes to have a copy,
- displaying the Charter prominently in the reception area of the Pensions Authority's office,
- referencing our CAP in the Authority's Annual Report.

3.2. Equality and diversity

Principle: Ensure the rights to equal treatment established by the equality legislation, and accommodate diversity, to contribute to equality for the groups covered by the equality legislation (under the grounds of gender, marital status, family status, sexual orientation, religious belief, age, disability, race and membership of the Traveller Community).

The Authority is committed to ensuring equal service delivery to all its customers as laid down by the Employment Equality Act 1998 and the Equal Status Act 2000. The Authority is also committed to the implementation of the Disability Act 2005.

Initiatives include:

- appointing an access officer and inquiry officer in the Authority,
- ensuring that all services we deliver are accessible to customers within the guidelines of the equality legislation, and
- training and informing employees on the equality legislation to ensure increased awareness of these issues.

3.3. Physical access

Principle: Provide clean, accessible public offices that ensure privacy, comply with occupational health and safety standards and, as part of this, facilitate access for people with disabilities and others with specific needs.

The Authority is committed to providing a safe and secure environment for its customers. The Authority has conducted hazard assessments and instructed

employees in health and safety areas, such as fire wardens, first aid and safe handling techniques.

Initiatives include:

- ensuring the Authority's office is maintained to a high standard,
- ensuring that both visitors and any employees with disability or any other specific access needs can access the Authority's premises in a safe and secure way,
- continuing to monitor on a regular basis all aspects of physical accessibility to the Authority's premises and take any action necessary to maintain access to the premises in a safe and secure way.

3.4. Information

Principle: Take a proactive approach in providing information that is clear, timely and accurate, is available at all points of contact, and meets the requirements of people with specific needs. Ensure that the potential offered by Information Technology is fully availed of and that the information available on public service websites follows the guidelines on web publication.

To achieve our information objectives, we will work to sustain and enhance the Authority's position as an independent, relevant and trustworthy source for pension information. We will use plain language and deliver information and guidance in a clear and concise manner.

The Authority will work to provide information and guidance to the following:

- members of the public, both with and without pensions;
- occupational pension scheme members and PRSA contributors;
- scheme trustees and the pensions industry; and
- the media, who are a conduit to others.

General enquiries and communication

- The Authority will respond to telephone and written enquiries in an informative and speedy manner while promoting info@pensionsauthority.ie as an efficient first point of contact for all information enquiries with the Authority;
- If you write, email, telephone or visit, we will provide translation and interpretation services, including sign language, as required;
- We will use www.pensionsauthority.ie to deliver the Authority's information and communications activity as it is the most efficient and cost-effective use of resources.

Trustee support and guidance

- The Authority will promote trustee training services to further enhance the understanding and education of pension scheme trustees in support of:
 - better pension security for scheme members
 - higher standards of administration and governance
 - compliance with the Pensions Act.
- We will provide ‘good practice’ guidelines and templates for trustees to make clear what is expected of them and to reduce uncertainty.
- We will inform trustees and other stakeholders in a timely manner about any relevant new pension information, in particular changes to regulatory obligations.

Pensions engagement

- The Authority will work to enhance pension engagement and understanding.

Education

- The Authority will promote and actively participate in initiatives among relevant agencies to encourage financial literacy.

3.5. Timeliness and courtesy

Principle: Deliver quality services with courtesy, sensitivity and the minimum delay, fostering a climate of mutual respect between provider and customer.

The Authority currently ensures that all communications issued by it have a contact name and telephone number. The Authority is committed to ensuring that responses are given as quickly as possible, and customers are dealt with fairly and consistently.

The Authority commits to ensuring that all correspondence (paper and electronic) issued will include the contact details of the person dealing with the matter.

All correspondence of an enquiry nature is logged on a database and the Authority responds to most correspondence received within 14 working days of receipt.

Where it is not possible to immediately issue a full reply, e.g. some correspondence of a technical nature may require considerable research before a full reply can be issued, acknowledgements will be issued to advise customers that the correspondence has been received and is receiving attention. Regular progress reports will be issued until such time as the matter is finalised.

Initiatives include:

- monitor all enquiry response times and review on a regular basis and take any necessary action to maintain the delivery of services with courtesy, sensitivity and the minimum delay,



- undertake regular customer service surveys and deal with any issues identified as requiring action.

3.6. Comments and complaints

Principle: Maintain a well-publicised, accessible, transparent and simple-to-use system of dealing with comments and complaints about the quality of service provided.

The Authority is committed to dealing with comments and complaints about quality of service promptly, impartially and in confidence. When a complaint is made, it will be recorded and investigated. Where it transpires that the service provided was poor in quality, the Authority will apologise, seek to prevent a recurrence and rectify the position wherever possible.

The Authority's goal is to resolve complaints at the first point of contact. If this cannot be done, customers have the right to have the matter examined at an appropriate higher level depending on the circumstances.

The Authority is within its rights to close a case where it has made a determination or where it has demonstrated that it has no jurisdiction under the Pensions Act.

The Authority also reserves the right to close a case where it believes it has in its opinion provided all the information it can reasonably be expected to provide to the enquirer.

The Authority reserves the right to decline enquiries which it considers are of a frivolous or repetitive nature. The Authority will inform the enquirer in such circumstances that it is of the view that the enquiry is frivolous or repetitive.

Initiatives include:

- to monitor the complaints database and ensure that any complaints are dealt with promptly,
- to ensure that customers are aware of the process for making complaints or comments.

3.7. Appeals

Principle: Maintain a formalised, well-published, accessible, transparent and simple-to-use system of appeal/review for customers who are dissatisfied with decisions in relation to services.

In cases where customers are not satisfied with the way a complaint has been handled, they have the right to appeal. Appeals can be sent by post, email or fax to the office of the Pensions Regulator.

Initiatives include:

- monitor and record any appeals from customers who are dissatisfied with decisions taken by the Authority and act where appropriate.



Office of the Ombudsman

The Pensions Authority is subject to the provisions of the Ombudsman Act. The Office of the Ombudsman examines complaints from members of the public who feel they have been unfairly treated by certain public bodies, including the Authority. If you are not happy with the outcome of your complaint to the Authority, you can complain directly to the Office of the Ombudsman (<https://www.ombudsman.ie/>).

Ombudsman for Children's Office

The Authority is also subject to the Ombudsman for Children Act. If you are a child or young person under 18 or an adult who knows a child who you feel has been unfairly treated, or you are not satisfied with our decision on your complaint, it is open to you to contact the Ombudsman for Children's Office (www.oco.ie).

3.8. Consultation and evaluation

Principle: Provide a structured approach to meaningful consultation with and participation by, the customer in relation to the development, delivery and review of services. Ensure meaningful evaluation of service delivery.

The Authority holds meetings each year with relevant industry representative organisation to discuss matters of interest and to receive feedback in relation to the delivery of the Authority's services. Monitoring of the Authority's information services is continually used to identify trends and areas of concern among its customers. The Authority also holds formal consultation processes with interested parties and stakeholders in relation to the development and introduction of specific policy proposals.

The Authority regularly conducts pension industry and consumer surveys.

Initiatives include:

- review findings of customer surveys and incorporate feedback into ongoing training and development,
- monitor on a regular basis the levels of consultation by the Authority with all relevant stakeholders.

3.9. Choice

Principle: Provide choice, where feasible, in service delivery including payment methods, location of contact points, opening hours and delivery times. Use available and emerging technologies to ensure maximum access and choice, and quality of delivery.

The Authority recognises the need to continually review the provision of choice. For example, the Authority offers Electronic Funds Transfer (EFT) payment facility to both customers and suppliers. The Authority also facilitates online credit card payment of

annual pension scheme fees. The Authority remains open during lunchtime to facilitate its customers.

Initiatives include:

- provide the best set of options to customers in terms of methods of payment and delivery of service generally,
- continue to satisfy the prompt payments legislation as at present.

3.10. Official languages equality

Principle: Provide quality services through Irish and/or bilingually and inform customers of their right to choose to be dealt with through one or other of the official languages.

The Authority is committed to providing services through Irish to those who require such a service and implementing the requirements of the Official Languages Amendment Act, 2021.

Initiatives include:

- implement the provisions of the Official Languages Amendment Act, 2021,
- make language training available for employees on an ongoing basis.

3.11. Better co-ordination

Principle: Foster a more coordinated and integrated approach to delivery of public services.

The Authority, as well as engaging in regular exchanges of information with a range of Government Departments and representative bodies, also maintains contact with other regulators both at home and abroad.

The Authority has regular formal and informal contacts with the following organisations: Department of Social Protection, Department of Finance, Revenue, the Central Bank, and the Financial Services and Pensions Ombudsman amongst others including those organisations listed at 2.4 as being the Authority's customers. These contacts take the form of meetings, presentations and correspondence.

Initiatives include:

- continue to hold formal meetings with other organisations to ensure the co-ordination and integration of services where possible,
- encourage other related organisations to include the Authority's website as a link on their website and vice versa.

3.12. Internal customer

Principle: Ensure that employees are recognised as internal customers and that they are properly supported and consulted about service delivery issues.

The employees of the Authority are responsible for all operational matters and for any functions delegated to it by the Authority. Therefore, our internal customer service and supports must be of a high standard to enable employees carry out their roles and allow the organisation to meet its objectives.

The Authority defines its internal customers as follows:

- Authority members,
- Pensions Authority employees,
- members of committees and working groups, and
- external contractors who work for the Authority from time to time.

3.12.1. Education and training

The Authority publishes an Employee Handbook which is given to all new entrants. The Employee Handbook contains guidelines for the conduct of employees and for services provided by the Authority. A code of conduct for Authority members is also available. The Authority maintains an Intranet site which provides information including a variety of forms and circulars.

Workplace initiatives include the Authority's education policy, which provides financial support to employees that wish to study relevant third level courses, pension-related courses and encourages attendance at seminars to further develop their knowledge.

3.12.2. Internal communications forum

The Authority operates an Internal communications forum based on the concept of the management and employees working effectively together to ensure organisational success.

All employees are represented on the forum which meets on a regular basis. The Internal Communications Forum reports to all employees and seeks feedback through the minutes of each meeting which are available on the intranet site.

Initiatives include:

- continue to review internal communication channels to provide the best support for all employees.



Appendix

Customer tips

The Authority is committed to fostering a climate of mutual respect between employees and customers.

How you can help us to assist you:

1. Please ensure that you have as much information available to you as possible before contacting the Authority.

Answering the following questions may help you to assist us:

- what type of a pension scheme do you belong to?
 - do you know the date that you joined, the date that you left (if applicable), and the name of the scheme?
 - were you in another scheme previously?
 - did you initially contact the personnel officer in your company or the trustees (if a company pension), the PRSA provider (if a PRSA) or Social Welfare Office (if a State pension) to try to resolve your enquiry?
 - did you check our website (www.pensionsauthority.ie) and examine any booklet/information which may be relevant to your enquiry?
2. To avoid delay in your enquiry being processed, please cooperate fully with all our employees and respond promptly to our requests for any further information.
 3. If you need help, please do not hesitate to ask us.



Appendix

Our contact details:

The Pensions Authority
Verschoyle House
28/30 Lower Mount Street
Dublin, D02 KX27.
Tel: 01 613 1900
Web: www.pensionsauthority.ie
Email: info@pensionsauthority.ie

Other useful contact details:

Organisation	Phone	Website
Department of Social Protection	01 874 8444	www.welfare.ie
Revenue Financial Services Pensions District	01 647 0710	www.revenue.ie
The Financial Services and Pensions Ombudsman	01 6471650	www.fspo.ie
Office of the Ombudsman	01 639 5600	www.ombudsman.ie
Ombudsman for Children's Office	01 865 6800	www.oco.ie
Central Bank	01 2246000	www.centralbank.ie
Competition and Consumer Protection Commission	01 402 5555	www.ccpc.ie