



An Bord Pinsean
The Pensions Board

Customer Action Plan 2011 – 2015

www.pensionsboard.ie

The Pensions Board

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1. Introduction

1.1 Overview

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

1.2 Principles of quality customer service

The Board 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
- internal customer

1.3 Role and functions of The Pensions Board

The Pensions Board, was established under the provisions of the Pensions Act, 1990, as amended, ("The Act") as a representative body, comprising a chairperson and 16 ordinary members appointed by the Minister for Social Protection.

The Board regulates:

- occupational pension schemes
- trust RACs
- Personal Retirement Savings Accounts in Ireland.

This is done as part of the statutory role to monitor and supervise the operation of the Pensions Act. The Board also protects the interests of pension scheme members and encourages pension provision. The Board provides advice to the Minister for Social Protection on pension matters generally.

The Pensions Board includes representatives of trade unions, employers, Government, pension scheme trustees, the pensions industry, consumer interests, pensioner interests and various professional groups involved with occupational pension schemes and PRSAs.

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 for the Board

It is the Board's objective, as part of the Board's Strategy 2011-2015 ("Strategy"), to deliver the highest quality service to all our customers. This plan commits the Board to ensuring that the principles of QCS are embedded in everything we do.

2.3 The Board's customer action plan is designed to:

- promote and develop a strong customer service culture within the Board
- ensure our services are provided in an equitable and non-discriminatory manner
- equip staff with the skills, information and support to fulfil customer service objectives
- develop measurable quality customer service standards
- develop participative structures where customers and staff 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 Board.

2.4 Who are the Board's customers?

The Board'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

- Board members and
- staff of the Board.

3. Implementing the principles of quality customer service

The Board proposes to carry out a range of actions under each of the 12 QCS principles over the lifetime of this plan. A number of 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:

- make our CAP and Customer Charter available online and in print to any person who wishes to have a copy
- the Customer Charter will also be displayed prominently in the reception area of The Pensions Board
- reference to our CAP will be included in the Board's Annual Report

3.2 Equality and diversity

Principle: Ensure the rights to equal treatment established by the equality legislation, and accommodate diversity, so as 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 Board is committed to ensuring equal service delivery to all of its customers as laid down by the Employment Equality Act 1998 and the Equal Status Act 2000. The Board is also committed to the implementation of the Disability Act 2005.

Initiatives include:

- an access officer and inquiry officer have been appointed in the Board.
- ensure that all services we deliver are accessible to customers within the guidelines of the equality legislation
- train and inform staff 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 Board is committed to providing a safe and secure environment for its customers. The Board has conducted hazard assessments and instructed staff in a number of health and safety areas such as fire wardens, first aid and safe handling techniques.

Initiatives include:

- ensure the Board's office is maintained to a high standard
- ensure that both visitors and any staff with disability or any other specific access needs can access the Board's premises in a safe and secure way
- continue to monitor on a regular basis all aspects of physical accessibility to the Board'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 Board'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 Board 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
- the media, who are a conduit to others.

General enquiries and communication

- The Board will respond to telephone and written enquiries in an informative and speedy manner while promoting info@pensionsboard.ie as an efficient first point of contact for all information enquiries with the Board.
- We will use www.pensionsboard.ie to deliver the Board's information and communications activity as it is the most efficient and cost effective use of resources.

Trustee support and guidance

- The Board will promote and provide 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 awareness

- The Board will work to enhance pension awareness, understanding and take-up, with a primary focus on pension engagement in the workplace and for young people starting work, primarily through delivery of the National Pensions Awareness Campaign on behalf of Government.

Education

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

Access

- The Board's website is fully compliant with the WAI (web accessibility initiative) guidelines.

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

The Board 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 Board responds to the majority of 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:

- to monitor all our 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
- to 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 Board 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 Board will apologise, seek to prevent a recurrence and rectify the position wherever possible.

The Board'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 Board 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 Board 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 Board reserves the right to decline enquiries which it considers are of a frivolous or repetitive nature. The Board 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 manner in which 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 Chief Executive.

Initiatives include:

- monitor and record any appeals from customers who are dissatisfied with decisions taken by the Board and take action where appropriate.

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 Board 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 Board's services. Monitoring of the Board's information services is continually used to identify trends and areas of concern among its customers. The Board also holds formal consultation processes with interested parties and stakeholders in relation to the development and introduction of specific policy proposals.

The Board regularly conducts pension industry and customer surveys. Such a survey was undertaken as part of the preparation for this Customer Action Plan.

Initiatives include:

- review findings of customer survey and incorporate feedback into ongoing training and development
- monitor on a regular basis the levels of consultation by the Board 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 Board recognises the need to continually review the provision of choice. For example the Board offers Electronic Funds Transfer (EFT) or cheque payment facility to both customers and suppliers. The Board also facilitates online credit card payment of annual pension scheme fees. The Board 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 Board is committed to providing services through Irish to those who require such a service and implementing the requirements of the Official Languages Act, 2003.

Initiatives include:

- implement the provisions of the Official Languages Act 2003
- make language training available for staff on an ongoing basis.

3.11 Better co-ordination

Principle: Foster a more co-ordinated and integrated approach to delivery of public services.

The Board is a representative body comprising a Chairperson and 16 ordinary members who represent trade unions, employers, Government, pension scheme trustees, the pensions industry, consumer interests, pensioner interests and various professional groups involved with occupational pension schemes, trust RACs and PRSAs which assist in fostering a co-ordinated and integrated approach to delivery of public services.

The Board, 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 Board has regular formal and informal contacts with the following organisations: Department of Social Protection, Department of Finance, Revenue Commissioners, the Central Bank, and the Pensions Ombudsman amongst others including those organisations listed at 2.4 as being the Board'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 Board's website as a link on their website and vice versa.

3.12 Internal customer

Principle: Ensure that staff are recognised as internal customers and that they are properly supported and consulted with regard to service delivery issues.

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

The Board defines its internal customers as follows:

- Board members
- staff
- members of committees and working groups

- external contractors who work for the Board from time to time.

3.12.1 Education and training

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

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

3.12.2 Partnership

The Board operates a Partnership Committee based on the concept of the management and staff working effectively together to ensure organisational success.

All staff are represented on the Partnership Committee which meets on a monthly basis. The Partnership Committee reports to all staff and seeks feedback through the minutes of each meeting which are available on the staff intranet site.

Initiatives include:

- continue to review internal communication channels to provide the best support for all staff
- respond to the training and development needs arising from the Performance Management and Development System
- review training needs arising from the Health and Safety Statement.

Appendix I

Customer tips

The Board is committed to fostering a climate of mutual respect between staff 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 Board.

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.pensionsboard.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 staff and respond promptly to our requests for any further information.
 3. If you need help, please do not hesitate to ask us.

Appendix II - contact details

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Tel: (01) 613 1900
LoCall: 1890 65-65-65
Fax: (01) 631 8602
Web: www.pensionsboard.ie
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Other useful contact details:

The Pensions Ombudsman	(01) 647 1650
The Central Bank (Financial Regulator)	(01) 224 6000 LoCall: 1890 777 777
The Financial Services Ombudsman	(01) 6620899 Lo Call: 1890 88 20 90
Department of Social Protection	(01) 874 8444 LoCall: 1890 500 000
Revenue Commissioners Financial Services Pensions District	(01) 647 0710