

## FAQs for members

Question(s)	Answer
<p>How do I make an application for a claim to the FCF?</p> <p>Money has disappeared from my pension scheme. Can you investigate?</p> <p>My pension has gone. Can I make a claim on the FCF?</p> <p>I don't have much information about my pension. Is there anything I need to have when making a claim?</p>	<p>An application can be submitted <a href="#">online</a>.</p> <p>Please provide as much information as possible. As a minimum we will require:</p> <ul style="list-style-type: none"> <li>• Your name, contact telephone number and email address.</li> <li>• The scheme name.</li> <li>• Any scheme documentation you have (for example, scheme documentation, trust deeds, details around scheme investments).</li> <li>• A brief summary of what has happened or what you suspect has happened.</li> </ul> <p>If you have any evidence or documents you think will be helpful, these can be uploaded before the claim is submitted.</p> <p>Should you have any difficulties submitting the claim or uploading documents online, please email the information and/or documents to: <a href="mailto:fraudcompensationfund@ppf.co.uk">fraudcompensationfund@ppf.co.uk</a></p> <p>Once received, we'll review the information and get in touch if we have any questions.</p>
<p>How do I know if a claim has been submitted for my pension scheme?</p>	<p>You can check if a claim for compensation has already been made <a href="#">here</a>.</p> <p>If a claim has already been made you don't need to apply again. The trustees will keep members up to date with the progress of the claim.</p> <p>If a claim for compensation has not already been submitted, an application can be submitted <a href="#">online</a>.</p>
<p>You already have a claim for my pension scheme. Do I need to contact you?</p>	<p>No, there's no need to contact us if we already have a claim. The trustees will update members throughout the claim progress. Any member announcements issued by the trustee are available to view on the trustee's website.</p>

	<p>If you wish to contact the trustees, their contact details can be found <a href="#">here</a>.</p>
<p>Can you update me on a claim already made by the scheme trustee?</p>	<p>The trustees will update members throughout the claim progress. Member announcements issued by the trustee may be available to view on the trustee website.</p> <p>You can find the status of the claim and contact information for the trustees of your scheme on our website, <a href="#">here</a>.</p>
<p>The trustees of my pension scheme have told me that you're assessing whether the scheme is eligible for fraud compensation. Do I need to make an individual application?</p>	<p>No, we only need one application to assess a claim. You can check if a claim has already been submitted for your scheme <a href="#">here</a>.</p> <p>The trustees will keep members up to date with the progress of the claim.</p>
<p>Can you pay fraud compensation to a SSAS (Small Self Administered Scheme)?</p>	<p>We cannot compensate schemes which are not eligible for FCF compensation (as set out in <a href="#">legislation</a>).</p> <p>An example of a scheme which is not eligible is a scheme with fewer than 12 members, where all the trustees are members – and where decisions are made by all the trustees/members together, or there's an independent trustee.</p> <p>A SSAS could be considered eligible if it falls outside of this exclusion. Please email our mailbox <a href="mailto:fraudcompensationfund@ppf.co.uk">fraudcompensationfund@ppf.co.uk</a> with the following information:</p> <ul style="list-style-type: none"> <li>• Your name, contact telephone number and email address.</li> <li>• The name of the SSAS.</li> <li>• If you have it, the scheme's trust deed and rules or other scheme documentation.</li> <li>• A brief summary of what has happened or what you suspect has happened.</li> </ul> <p>Once received, we'll review the information and get in touch if we have any questions.</p>

<p>When will compensation be paid?</p>	<p>We work closely and as quickly as possible with pension scheme trustees to progress the claim, but the length of time this takes will vary depending on the complexities of each scheme.</p> <p>The trustees will keep members updated with the progress of the claim.</p>
<p>How is compensation calculated?</p>	<p>The amount of compensation we pay is based on the scheme's financial loss due to dishonesty. An accountant carries out the calculation using a formula which is set out in law.</p>
<p>Can the FCF pay the compensation directly to me?</p>	<p>The law stipulates FCF compensation can only be paid to the scheme.</p> <p>Once the compensation has been received into the scheme, the trustees will then let you know what pension benefits are available.</p>
<p>When will the trustees pay compensation to members?</p>	<p>Once a claim has been accepted and compensation has been received into the scheme, the trustees will calculate each member's entitlement and then let you know what pension benefits are available to you.</p> <p>The trustees will keep members updated throughout this process.</p>
<p>What are my retirement options?</p> <p>Will I be able to take a tax-free cash lump sum or take all my benefits as a lump sum?</p> <p>Can I transfer my benefits to another pension scheme?</p>	<p>You will need to contact the scheme trustee about what benefits, retirement and transfer options are available to you.</p> <p>Trustee contact details can be found <a href="#">here</a>.</p>
<p>A claims management company (CMC) / solicitor / other professional has offered to help me with a claim to FCF. Will you reimburse me for their fees?</p>	<p>You can make a claim to the FCF without the services of a third party.</p> <p>If a claim is approved, the law stipulates FCF compensation can only be paid to the scheme and the compensation will only be paid in respect of losses to the scheme.</p> <p><b>Any separate third-party costs incurred by</b></p>

	<p>individual members would not be eligible for compensation.</p> <p>You can check if a claim for compensation has already been submitted <a href="#">here</a>.</p> <p>If a claim has already been received for your scheme, you don't need to apply again. The trustees will keep members up to date with the progress of the claim and can be contacted for any queries.</p> <p>If a claim for compensation hasn't already been submitted, an application can be submitted online <a href="#">here</a>.</p>
<p>Will the FCF pay for the loss of interest/loss of pension growth?</p>	<p>The amount of compensation we pay is based on what the scheme has lost (financially) due to dishonesty. An accountant carries out the calculation using a formula which is set out in law. The formula doesn't include any adjustments for loss of investment opportunity or for the loss of any interest.</p>
<p>How do I make a claim for distress and inconvenience?</p>	<p>We understand fraudulent activity can cause distress and inconvenience to members. The compensation is calculated by an accountant using a formula which is set out in law. This formula doesn't allow for any additional payments in relation to distress and inconvenience, and we have no discretion to make such payments.</p>
<p>My employer didn't pay my pension contributions into my pension scheme. Can I claim compensation from the FCF?</p>	<p>If the scheme employer can pay, the claim would not be eligible for FCF compensation.</p> <p>If you are concerned about an employer underpaying contributions, you may contact <a href="#">The Pensions Regulator</a> (TPR) customer support team with details of your enquiry: <a href="mailto:customersupport@tpr.co.uk">customersupport@tpr.co.uk</a></p>

I have been affected by fraud unrelated to a pension. Can the FCF help me?

Is the FCF only for victims of pension fraud?

The FCF only pays compensation to occupational pension schemes where the scheme has lost out (financially) due to dishonesty.

For advice about fraud which is unrelated to pensions, for example identity theft, cybercrime, or scams, please contact [MoneyHelper](#).

If you've been targeted, even if you don't fall victim, you can report it to [Action Fraud](#).