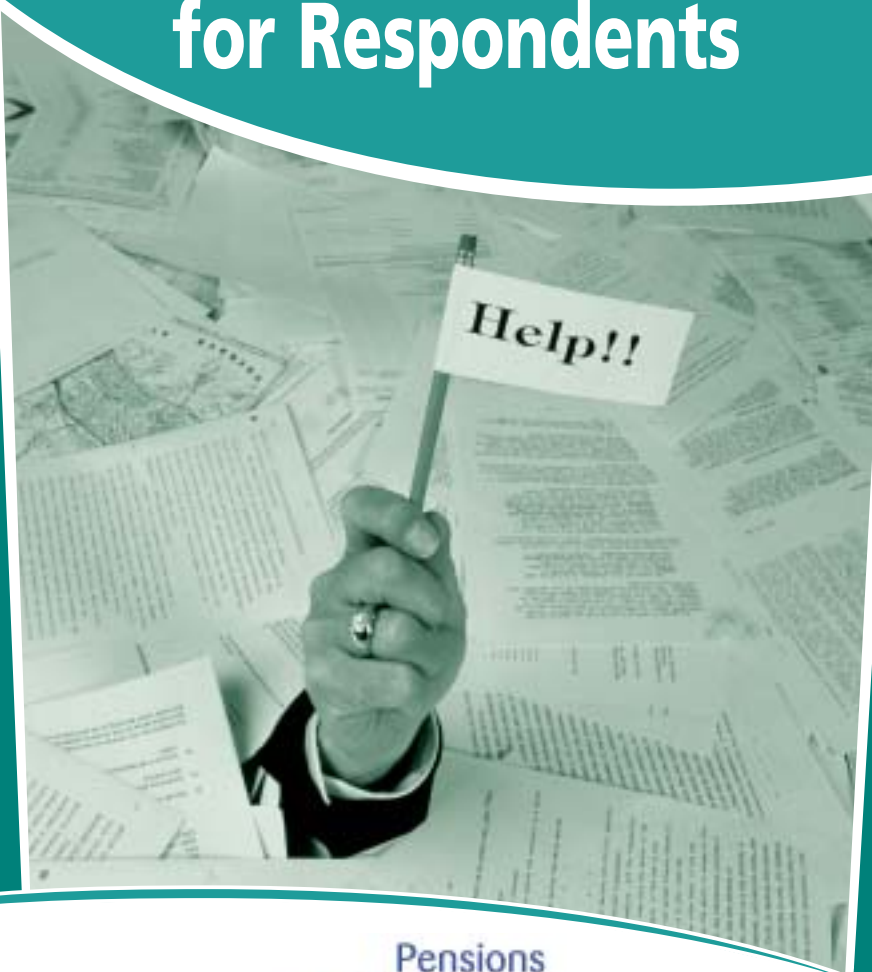


# Instructions and Guidance for Respondents



Office of the Pensions Ombudsman,  
36 Upper Mount St.,  
Dublin 2  
Telephone: (01) 647 1650  
[www.pensionsombudsman.ie](http://www.pensionsombudsman.ie)

# Contents

Introduction .....	2
1. How to Respond.....	3
2. Failure to Respond .....	6
3. The Investigation .....	7
4. About the Pensions Ombudsman.....	10

# Instructions and Guidance for Respondents

## Introduction

You have been named as a respondent to a complaint or dispute referred to the Pensions Ombudsman. Copies of the relevant documents have been, or will be, forwarded to you. These instructions tell you what you should do in responding to the complaint or dispute, and what the procedure is for an investigation by the Pensions Ombudsman.

The Pensions Ombudsman has statutory powers permitting him to investigate and determine any matter that falls within his terms of reference. In some respects he has the same powers as a court of law (these powers are explained in more detail below). As a respondent, there are certain steps that you are required by law to take. *You should therefore take the complaint or dispute and these instructions seriously, reading the instructions fully before responding.*

If you do not respond, the Pensions Ombudsman may determine the matter which is the subject of the complaint or dispute without further notice to you. You will be bound by any order made by the Pensions Ombudsman. Such an order can be enforced by the Circuit Court, though you may appeal it to the High Court within 21 days of the making of an order.

# 1. How to Respond

## 1.1 Time limit for response

You are required to acknowledge receipt of the complaint or dispute and to provide a written response to the complaint or dispute to the Office of the Pensions Ombudsman within 21 days of receipt. If a representative (e.g., a solicitor) is to respond on your behalf, please inform the Office of the Pensions Ombudsman yourself, in writing, even though your representative may be dealing with the detailed response for you.

## 1.2 Information to be provided

In your response you should state:

- (a) The facts, as you understand them to be, relating to the complaint or dispute;
- (b) Whether you oppose the allegations made;
- (c) If you oppose the allegations, any details relied on in doing so, including a reference to any legislation, legal precedent, ruling of the Pensions Board, ruling or practice of the Revenue Commissioners or other material pertinent to the issue, on which your opposition to the allegations is based, making specific reference to the rules of a scheme or any discretionary power conferred by such rules, that may be relied upon;
- (d) Whether, in your opinion, any other person has a direct interest in the subject matter of the complaint or dispute and, if so, his name and address;

- (e) The name and address of your representative (if any) for the purposes of the investigation, and whether you wish the Office of the Pensions Ombudsman to correspond with your representative.

Please provide copies of all relevant documents and correspondence, including any specifically requested in the covering letter. It is not necessary to supply further copies of documents or correspondence already sent to you with the complaint or dispute.

### 1.3 Amendment of response

Your reply can be amended or supplemented only with the Pensions Ombudsman's leave (which will not be unreasonably refused).

### 1.4 Right to request further particulars/ determination of preliminary issue

In your reply (or separately, but within the 21 day time limit) you may request:

- (a) Further particulars of the complaint or dispute, and/or
- (b) A determination of any question as a preliminary issue.

*If you wish to make such a request, please do so clearly, and at the outset of your response. This will help the Office of the Pensions Ombudsman to identify as quickly as possible what steps must be taken to deal with your request.*

## 1.5 Joint responses

If you are one of a number of respondents, then you may agree amongst you to respond jointly if you wish. Your reply should make it clear who is responding, and in what capacity. In particular, if you are a scheme trustee you may want to consult your co-trustees before submitting a response. Normally the Pensions Ombudsman would expect trustees to respond jointly. Unless the contrary is clear from the correspondence, it will be assumed that the first response received is submitted on behalf of all the trustees.

In the course of an investigation by the Office of the Pensions Ombudsman, additional persons may be identified, who may be asked to respond to the complaint or provide information in relation to it. In this event, the complainant and all other respondents will be notified.

## 2. Failure to Respond

### 2.1 Determination without response

If no reply is received from you within the 21 days (or any extension allowed by the Pensions Ombudsman) he may determine the complaint or dispute forthwith, and without further notice to you.

### 2.2 Powers to require evidence to be produced

In the absence of a response, as an alternative to immediately determining the complaint or dispute, the Pensions Ombudsman may use his statutory powers to require you to furnish information or produce evidence (see Section 4, below).

## 3. The Investigation

### 3.1 Opportunity to comment and further enquiries

Your response will be supplied to the other party or parties for their observations (and you will, in turn, receive copies of responses from other parties). When the observations on responses have been received, you and/or the other parties may be asked for further information and/or comment. Further investigations – including meetings with Investigators - will be pursued until the Pensions Ombudsman considers that he has sufficient information to determine the complaint or dispute.

- 3.2 All materials sent to the Ombudsman must be treated as confidential by the parties (see 3.6 below), but you cannot ask that the letters and papers that you provide are not to be copied to the other parties. Thus, you cannot correspond with the Office of the Pensions Ombudsman on a strictly confidential or “without prejudice” basis.

### 3.3 Documents and Other Information

In the course of an investigation, the Pensions Ombudsman is entitled by law to obtain any information which he requires for the purpose of the investigation. This can include documents and other material which may be subject to the Data Protection Act. The Ombudsman may apply to the Circuit Court for an order for the production of documents and other information. The Court may set aside an order of the Pensions Ombudsman if it finds, on application to it, that the person making the application is entitled to claim legal professional privilege in relation to the documents or material concerned.

### 3.4 Freedom of Information

Although the Office of the Pensions Ombudsman is subject to the provisions of the Freedom of Information Act, matters pertaining to an investigation by the Ombudsman are specifically exempted from this and there will be no disclosure of these matters to any third party. See also *Confidentiality* (3.7 below).

### 3.5 Oral hearings

As part of the investigation process the Pensions Ombudsman may, if he considers it appropriate, decide to hold an oral hearing. You may request that he does so, although the Pensions Ombudsman is not obliged to comply with your request. If a hearing is to be held, each party will be notified and the procedures will be explained.

As a general rule, it is the policy of the Pensions Ombudsman to hold an oral hearing in the following circumstances:

- Where there are differing accounts of a particular event and the credibility of witnesses needs to be tested;
- Where the integrity or honesty of one of the parties has been questioned, and that person has requested an oral hearing;
- Where there are disputed material and primary facts that cannot properly be determined from the papers uncovered by the investigation on their own.

The Pensions Ombudsman may decide, even if none of these conditions is met, that an oral hearing is desirable and necessary.

### 3.6 The Determination

When the Pensions Ombudsman is in a position to form a preliminary view on the complaint or dispute, it is his usual practice to send notification of his preliminary conclusions to all parties, inviting further comments. The Pensions Ombudsman considers the comments made and decides whether any additional information or comment is required or whether his preliminary view is otherwise affected. The object of the preliminary view procedure is to prompt parties to a dispute to disclose any additional information which they might previously have omitted, or whose importance they might not have understood. When the Pensions Ombudsman is satisfied as to this process, he issues his formal Determination to all parties. This Determination is final and binding on everyone, subject only to an appeal to the High Court, which must be made within 21 days of the date of the Determination.

### 3.7 Confidentiality

During the course of the investigation, all papers and other information received by you relating to the investigation must be treated as confidential, although they may be disclosed to anyone from whom advice is being obtained in connection with the investigation. The adviser will then be under a similar obligation. When the investigation is complete, the Pensions Ombudsman's final Determination is not confidential. However, any papers or information provided to you, or by you, and not contained in the Determination remain so. **Failure to comply with the restrictions as to confidentiality may result in the person responsible being found in contempt and, in consequence, subject to penalties imposed by the Courts.**

## 4. About the Pensions Ombudsman

- 4.1 The Pensions Ombudsman is a statutory officer appointed by the Minister for Social and Family Affairs under the terms of Part XI of the *Pensions Act 1990* (inserted by the *Pensions (Amendment) Act, 2002*). He can investigate complaints of injustice due to maladministration, or disputes of fact or law referred to him by an actual or potential beneficiary of an occupational pension scheme or Personal Retirement Savings Account (PRSA). These complaints can be against trustees, managers, employers, former employers or administrators.
- 4.2 The Pensions Ombudsman cannot as a rule investigate a complaint or dispute until the matter has been submitted to an *Internal Disputes Resolution (IDR) procedure*, and the trustees or PRSA managers have issued their Notice of Determination. Under the Pensions Act, all pension schemes and PRSAs must operate an *IDR procedure*. The outcome of such a procedure does not bind the parties and a dissatisfied complainant may still bring the matter to the Pensions Ombudsman.
- 4.3 The Pensions Ombudsman has the same powers as a court of law in relation to the attendance of witnesses and the production of evidence. Where there is a failure to comply with his requirements he may certify to the Circuit Court that the person concerned is in contempt and the Court may impose penalties accordingly.
- 4.4 A formal Determination by the Pensions Ombudsman is *final and binding on all of the parties*, subject only to appeal to the High Court. It can be enforced in the Circuit Court as if it were an order of that Court. Where a complainant has suffered a

financial loss as a result of maladministration, the Ombudsman may award compensation against respondents, not exceeding the actual amount of the loss.

- 4.5 There is no charge to complainants for using the Pensions Ombudsman service.

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Dublin 2  
Telephone: (01) 647 1650  
[www.pensionsombudsman.ie](http://www.pensionsombudsman.ie)

# Orduithe agus Treoir do Fhreagróirí



Oifig Fhear an Phobail um Pinsin,  
36 Sráid an Mhóta Uacht,  
Baile Áth Cliath 2.  
Tel: (01) 647 1650  
[www.pensionsombudsman.ie](http://www.pensionsombudsman.ie)

# Clár Ábhar

Réamhrá.....	2
1. Conas Freagra a Thabhairt.....	3
2. Faillí i dTaca le Freagra .....	6
3. An tImscrúdú.....	7
4. I dTaobh Fhear an Phobail um Pinsin.....	10

# Orduithe agus Treoir Do Fhreagróirí

## Réamhrá

Tá tú ainmnithe mar fhreagróir i leith gearáin nó conspóide a cuireadh ar aghaidh go Fear an Phobail um Pinsin. Tá cóipeanna de na cáipéisí cuí curtha ar aghaidh chughat, nó cuirfear ar aghaidh iad. Cuireann na horduithe seo in úil duit cad ba cheart duit a dhéanamh nuair a bheidh tú ag tabhairt freagra ar an ngearán nó ar an gconspóid. Tugann siad eolas duit freisin ar an mbealach oibre atá i gceist maidir le himscrúdú Fhear an Phobail um Pinsin.

Tá cumhacht reachtúil ag Fear an Phobail um Pinsin a cheadaíonn dó imscrúdú agus foirceannadh a dhéanamh ar ábhar ar bith a thagann faoina théarmaí tagartha. I gcúinsí áirithe tá an chumhacht chéanna aige is atá ag cúirt dhlí (mínítear na cumhachtaí seo go sonraitheach thíos). Mar fhreagróir, is gá duit céimeanna áirithe a ghlacadh de réir dlí. *Dá bhrí sin, ba cheart duit an gearán nó an chonspóid agus na horduithe seo a ghlacadh lán-dáiríre. Ní mór duit na horduithe a léamh go hiomlán sula dtugann tú freagra.*

Mura dtugann tú freagra, d'fhéadfadh Fear an Phobail um Pinsin cinneadh a ghlacadh ar an ábhar atá mar ábhar gearáin nó conspóide, gan tuilleadh fógra a thabhairt duitse. Beidh ceangal ort ag éirí as ordú ar bith atá déanta ag Fear an Phobail um Pinsin. Is féidir leis an gCúirt Chuarda ordú dá shórt a fheidhmiú, bíodh is gur féidir leat achomharc a dhéanamh don Ard Chúirt laistigh de 21 lá ó rinneadh an t-ordú ag Fear an Phobail um Pinsin.

# 1 Conas Freagra a Thabhairt

## 1.1 Teorainn ama don fhreagra

Caithfidh tú a admháil go bhfuair tú an gearán nó an chonspóid lena raibh na nótaí seo iniata, agus freagra scríofa a chur ar fáil do Oifig Fhear an Phobail um Pinsin i leith an ghearáin nó na conspóide laistigh de 21 lá ó dháta na hadmhála. Má tá ionadaí le freagairt ar do shon (m.sh. dlíodóir), cuir é sin in úil do Oifig Fhear an Phobail le do thoil, i scríbhinn, bíodh is go bhféadfadh do ionadaí bheith ag déileáil le freagra sonraitheach ar do shon.

## 1.2 Faisnéis atá le cur ar fáil

Ba cheart duit na rudaí seo a lua i do fhreagra:

- (a) Na fíricí a bhaineann leis an ghearán nó leis an chonspóid;
- (b) Má tá tú le cur i gcoinne na líomhaintí atá déanta;
- (c) Na sonraí cuí ar a bhfuil tú ag brath má chuireann tú i gcoinne líomhaintí – ag lua tagairt don reachtaíocht chuí, fasach, rialú Bhord na bPinsean, rialú nó cleachtas na gCoimisinéirí Ioncaim nó ábhar eile cuí a bhaineann leis an gcás ar a bhfuil do chur i gcoinne na líomhaintí bunaithe. Déan tagairt ar leith do rialacha na scéime nó d'aon cumhacht roghnach bronnta ag rialacha dá shórt gur féidir brath orthu;
- (d) Má tá aon duine eile, dar leat, go bhfuil spéis dhíreach in ábhar an ghearáin nó na conspóide, agus, más amhlaidh atá, a ainm agus a sheoladh;

- (e) Ainm agus seoladh do ionadaí (más ann dá leithéid) le haghaidh cuspóirí an imscrúdaithe, agus más mian leat go gcuirfeadh Oifig Fhear an Phobail um Pinsin an comhfhreagras chuige / chuichi.

Cuir ar fáil le do thoil cóipeanna de na cáipéisí agus den chomhfhreagras uile cuí, agus aon cheann a iarradh go speisialta ins an litir chlúdaigh. Ní gá duit tuilleadh cóipeanna de na cáipéisí nó den chomhfhreagras atá curtha ar aghaidh chughat cheana leis an ngearán nó leis an gconspóid a chur ar fáil.

### 1.3 Leasú an fhreagra

Is féidir do fhreagra a leasú nó cur leis le cead Fhear an Phobail amháin (ní shéanfar é sin go míréasúnta).

### 1.4 Cead sonraí breise a éileamh / foirceannadh na réamhcheiste

I do fhreagra (nó leis féin, ach laistigh den teorainn ama 21 lá) is féidir leat na rudaí seo a lorg:

- (a) sonraí breise mar gheall ar an ngearán nó an chonspóid agus / nó
- (b) foirceannadh ar cheist ar bith mar réamhcheist

*Mas mian leat a leithéid d'iarratas a dhéanamh, déan go soiléir agus ag tús do fhreagra le do thoil. Cabhróidh sé seo le hOifig Fhear an Phobail um Pinsin na céimeanna is gá a ghlacadh a aithint a luaithe agus is féidir, le déileáil le d'iarratas.*

## 1.5 Comhfhreagraí

Más duine tú i measc roinnt freagróirí eile, ansin d'fhéadfadh sibh aontú eadraibh comhfhreagrairt i dteannta a chéile, más mian libh. Ba cheart do do fhreagra bheith soiléir i dtaoibh cé tá ag freagairt agus cé acu cumas ina bhfuil sé / sí á dhéanamh. Más iontaobhaí scéime tú b'fhéidir go mba mhaith leat dul i gcomhairle le do chomhiontaobhaithe, ach go háirithe sula gcuirtear fréagra ar aghaidh. Go hiondúil, bheadh Fear an Phinsin um Phobail ag súil le comhfhreagairt ó na hiontaobhaithe. *Beifear ag glacadh leis go bhfuil an chéad fhreagra á chur isteach thar ceann na n-iontaobhaithe ar fad, mura bhfuil a mhalairt soiléir ón chomhfhreagras.*

I rith an imscrúdaithe a dhéanann Oifig Fhear an Phobail um Pinsin , d'fhéadfaí daoine breise a aithint agus d'iarrfaí orthu freagra a thabhairt ar an ghearán nó faisnéis a sholáthar atá bainteach leis. Sa chás seo, cuirfeadh é sin in úil don ghearánaí agus do na freagróirí uile lena mbaineann.

## 2. Failli i dTaca le Freagra

### 2.1 Foirceannadh gan freagra

Mura bhfaightear freagra ar bith uait laistigh de 21 lá (nó síneadh ar bith ceadaithe ag Fear an Phobail um Pinsin) is féidir leis an gearán nó an chonspóid a fhoirceannadh láithreach gan fógra breise a thabhairt duitse.

### 2.2 Cumhachtaí a éilíonn fianaise a sholáthar

I gcás nach bhfuil freagra á chur ar fáil, d'fhéadfadh Fear an Phobail um Pinsin a chumhachtaí a úsáid chun iachall a chur ort faisnéis nó fianaise a sholáthar. Bheadh seo mar mhalairt de chur chuige ar an ghearán nó an chonspóid a fhoirceannadh láithreach.

## 3. An tImscrúdú

### 3.1 Deis le míniú a thabhairt agus fiosruithe breise

Cuirfear do fhreagra ar fáil don pháirtí nó do na páirtithe eile le breathnú air (agus gheobhaidh tusa, ar an gcaoi chéanna, cóipeanna de na freagraí ó na páirtithe eile). Nuair a fhaightear breithnithe ar na freagraí, d'fhéadfaí tuilleadh eolais agus / nó léiriú a lorg uaitse agus / nó ó pháirtithe eile. Leanfar le tuilleadh imscrúduithe – cruinnithe leis na hImscrudaitheoirí san áireamh – go dtí go mbeidh Fear an Phobail um Pinsin sásta go bhfuil go leor eolais aige leis an ghearan nó leis an chonspóid a fhoircheannadh.

**3.2** Ní mór do na páirtithe déileáil leis na hábhair ar fad a cuireadh go Fear an Phobail mar ábhair faoi rún (féach 3.6). Maidir leis na litreacha agus na páipéir a chuireann tusa ar fáil, áfach, níl cead agat a iarraidh nach féidir iad a chóipeáil chuig na daoine eile. Dá bhrí sin, ní féidir leat comhfhreagras a bheith agat le hOifig Fear an Phobail um Pinsin ar bhonn atá faoi chuing rún nó “gan dochar”.

### 3.3 Caipéisí agus Faisnéis Eile

De réir dlí tá sé dlite do Fhear an Phobail um Pinsin, i rith imscrúdaithe, aon fhaisnéis bhreise a fháil a mbíonn de dhíth air don imscrúdú.

D'fhéadfadh sé seo cáipéisí agus ábhar eile a chuimsiú a thiocfadh faoi réir an Achta um Chosaint Sonraí. Is féidir le Fear an Phobail iarratas a chur isteach go dtí an Chúirt Chuarda le haghaidh cáipéisí agus faisnéis eile a sholáthar. D'fhéadfadh an Chúirt ordú cúirte Fhear an Phobail um Pinsin a chur i leataobh, má gheibheann sí amach, ar bhonn an iarratais di, go bhfuil an

duine i mbun an iarratais a dhéanamh i dteideal pribhléidí proifisiúnta a éileamh i leith na cáipéisí nó an t-ábhar lena mbaineann.

### 3.4 Saoráil Faisnéise

Bíodh is go bhfuil Oifig Fhear an Phobail um Pinsin faoi réir na n-altanna atá san Acht um Shaoráil Faisnéise, tá ábhair a bhaineann le himscrúdú Fhear an Phobail saortha uaithi seo agus ní nochtfar na hábhair seo d'aon tríú páirtí. (Féach *Ábhair faoi Rún 3.7*, thíos)

### 3.5 Éisteachtaí ó Bhéal

Mar chuid den próiseas imscrúdaithe is féidir le Fear an Phobail cinneadh a ghlacadh éisteacht ó bhéal a chur ar siúl, más dóigh leis go bhfuil sé oiriúnach. Is féidir leatsa iarratas a dhéanamh go ndéanfadh sé amhlaidh, bíodh is nach bhfuil iachall ar Fhear an Phobail glacadh le do iarratas. Má tá éisteacht ó bhéal le bheith ann cuirfear é sin in úil do gach páirtí agus míneofar na bealaí oibre.

'Sé polasaí Fhear an Phobail um Pinsin éisteacht ó bhéal a bheith ann sna cúinsí seo, i gcoitinne:

- Nuair a bhíonn tuairiscí difriúla ar eachtra ar leith agus ní mór inchreidteacht na bhfíneithe a thástáil;
- Nuair a thógtar ceist faoi ionracas agus faoi mhacántacht duine de na páirtithe, agus iarann an duine sin éisteacht ó bhéal;
- Nuair a bhíonn ábhar a mbíonn ceisteanna tógtha faoi agus fíricí bunúsacha nach féidir a chinntiú bunaithe ar na páipéir leo fein a thagann chun solais de bharr imscrúdaithe.

Fiú mura gcomhlíontar aon cheann de na coinníollacha seo is féidir le Fear an Phobail um Pinsin a rá gur fiú is gur gá éisteacht ó bhéal a bheith ann.

### 3.6 Foirceannadh

Nuair is dóigh le Fear an Phobail um Pinsin go bhfuil ar a chumas réamh-thuairim a thabhairt ar an ghearán nó ar an chonspóid, is nós leis fógra de na conclúidí tosaigh a chur go dtí na páirtithe ar fad, agus iarann sé tuilleadh léirithe. Déanann Fear an Phobail na léirithe uile a mheas agus glacann sé cinneadh ar ghá faisnéis nó léirithe breise a iarraidh, nó an bhfuil cur isteach ar chaoi eile ar a réamh-thuairim. 'Si is aidhm leis an mbealach oibre don réamh-thuairim ná a chur i gceann na bpáirtithe i leith na conspóide aon fhaisnéis bhreise atá acu a nochtadh, faisnéis nár chuir siad san áireamh roimhe sin, nó b'fhéidir nár thuig siad an tábhacht a bhí leis. Nuair a bhíonn Fear an Phobail um Pinsin sásta, cuireann sé Foircheannadh foirmeálta ar fáil do na páirtithe uile. Is Foirceannadh Deireannach é seo agus tá ceangal ar gach duine glacadh leis, mura ndéantar achomharc go dtí an Ard Chúirt laistigh de 21 lá ó dháta an Fhoirceanta.

### 3.7 Ábhar faoi Rún

I rith an imscrúdaithe, caithfíh tú déileáil leis na páipéir ar fad agus an fhaisnéis eile a fuarthas a bhaineann leis ar bhonn ábhar faoi rún. Is féidir, ar ndóigh, iad a nochtadh d'éinne a bhfuil comhairle á fháil uaidh / uaithi i dtaca leis an imscrúdú. Beidh an comhairleoir faoin oibleagáid chéanna. Nuair a bhíonn an t-imscrúdu críochnaithe, níl Foirceannadh Fhear an Phobail mar ábhar faoi rún. Tá na páipéir agus an fhaisnéis a chuir tusa ar fáil nó a cuireadh ar fáil ar do shon agus nach bhfuil san Fhoircheannadh ina ábhar faoi rún, áfach.

*Má bhíonn duine faillíoch, gan feidhmiú de réir na dtreorannacha maidir le hábhar faoi rún, d'fhéadfadh an duine freagrach a bheith i staid díspeagaithe, agus, dá réir sin, bheadh pionóis na gCúirteanna le gearadh air.*

## 4. I dTaobh Fhear an Phobail um Pinsin

- 4.1 Is oifigeach reachtúil é Fear an Phobail um Pinsin atá ceaptha ag an Aire Gnóthaí Sóisialacha agus Teaghlaigh faoi na téarmaí i gCuid XI de Acht na bPinsean 1990 (curtha isteach ag Acht (Leasaithe) na bPinsean, 2002). Is féidir leis imscrúdú a dhéanamh ar ghearáin faoi éagóir de bharr míriartha nó conspóidí i dtaobh fírice nó dlí a chuireann baill scéimeanna pisean ceirde nó PRSA faoina bhráid. Tig leis na gearáin seo bheith i gcoinne iontaobhaithe scéime, bainisteoirí fostóirí, iar-fhostóirí nó riarthóirí.
- 4.2 Ní féidir le Fear an Phobail um Pinsin mar ghnáthnós gearán nó conspóid a mheas, go dtí go gcuirtear é nó í faoi *bhealach oibre inmheánach le conspóidí a réiteach* (IDR), agus go bhfuil fógradh foirceanta eisithe ag na h-iontaobhaithe nó ag bainisteoirí an PRSA. Cuireann Acht na bPinsean iachall ar na scéimeanna pinsean agus ar na PRSAanna ar fad an bealach oibre seo a chur ar fáil. Ní bhíonn ceangal ag toradh an bhealigh oibre ar na páirtithe agus is féidir le gearánaí atá fós míshásta an t-ábhar a chur faoi bhráid Fhear an Phobail um Pinsin.
- 4.3 Is ionann na cumhachtaí atá ag Fear an Phobail um Pinsin agus ag cúirt dlí i leith teacht i láthair finnétithe agus ábhar a sholáthar. Nuair a bhíothas faillíoch feidhmiú de réir a riachtanas, d'fhéadfadh sé a dheimhniú don Chúirt Chuarda go bhfuil an duine i ndíspeagadh agus d'fhéadfadh an Chúirt pionóis a ghearradh dá réir sin.
- 4.4 *Níl dul thar Foirceannadh Fhear an Phobail um Pinsin agus bíonn ar gach páirtí glacadh leis*, ach amháin nuair a dhéantar

achomharc go dtí an Ard Chúirt. Is féidir é a chur i bhfeidhm sa Chúirt Chuarda ar an dóigh go mba ordú na Cúirte sin é. Nuair a bhíonn gearánaí thíos leis maidir le caillteanas airgid de dheasca míriartha, is féidir le Fear an Phobail cúiteamh a bhronnadh i gcoinne freagróirí, gan dul thar suim an chaillteanais féin.

- 4.5 Níl aon chostas ar ghearánaithe as seirbhís Fhear an Phobail um Pinsin a úsáid.

Oifig Fhear an Phobail um Pinsin,  
36 Sráid an Mhóta Uacht,  
Baile Áth Cliath 2.  
Tel: (01) 647 1650

[www.pensionsombudsman.ie](http://www.pensionsombudsman.ie)