

Hong Kong Pensioners

If you are a Hong Kong pensioner who does not receive regular payments of SPOS or Sterling Safeguard or has yet to receive a payment, please remember to advise us immediately if you change your address or banking arrangements. This will help us to avoid any delay in making such payments that you may be eligible for in the future.



Christmas and New Year

OPD will be closed on 25 and 26 December and again on 1 and 2 January. We will have a reduced staff covering urgent work and telephone calls on the days that we are open between 24 December and 1 January. We hope that you will bear with us over this festive period and contact us only if it is essential.

Overseas Service Pensioners' Association (OSPA)

More Pensioners and Widows Join OSPA!

OSPA's members are people whose pensions derive from Government Service in former British colonial territories.

OSPA continues to attract new members, 47 years after its foundation. In the past year about 80 Overseas Service pensioners and widows have joined. There are still others who do not know what OSPA is and does. If that applies to you, please read on!

OSPA's functions and activities include:

- publishing a biannual journal (free to members) which contains; news about relevant pensions issues, such as; 'over 80' pension; 'frozen' State Retirement Pension overseas; out of time back payments to State Retirement Pension; Hong Kong salaries tax problems; memoirs and studies of Colonial Service life and work; reviews of books of Colonial Service interest; notices of colonial reunion functions; research enquiries about Colonial Service topics; letters to the Editor; obituary notices; other items
- safeguarding the good name and reputation of the Colonial Service and HMOCS
- contributing to the permanent Colonial Service archives in various forms
- encouraging Colonial Service colleagues to keep in touch
- increasing understanding of the nature and role of British colonial administration and development, especially since 1945
- handling varied questions and problems relating to Colonial Service lives or pensions

Present membership is around five thousand. If you are not among them, please contact OSPA at: 138 High Street, Tonbridge, Kent TN9 1AX Tel: 01732 363836 (International: +44 1732 363836) Email: mail@ospa.org.uk Website: www.ospa.org.uk

Department for International Development and OPD

DFID

DFID, the Department for International Development: leading the British government's fight against world poverty. One in six people in the world today, almost 1 billion people, live in poverty on less than one dollar a day. In an increasingly interdependent world, many problems – like conflict, crime, pollution, and diseases such as HIV and AIDS – are caused or made worse by poverty. DFID supports long-term programmes to help eliminate the underlying causes of poverty. DFID also responds to emergencies, both natural and man-made.

DFID's work forms part of a global promise to:

- halve the number of people living in extreme poverty and hunger
- ensure that all children receive primary education
- promote sexual equality and give women a stronger voice
- reduce child death rates
- improve the health of mothers
- combat HIV /AIDS, malaria and other diseases
- make sure the environment is protected
- build a global partnership for those working in development.

Together, these form the United Nations' eight 'Millennium Development Goals', with a 2015 deadline. Each of these Goals has its own, measurable, targets. DFID works in partnership with governments, civil society, the private sector and others. It also works with multilateral institutions, including the World Bank, United Nations agencies, and the European Commission.

DFID works directly in over 150 countries worldwide, with a budget of some £5.3 billion in 2006/07. Its headquarters are in London and East Kilbride, near Glasgow.

OPD

Overseas Pensions Department (OPD), an executive department of the Department for International Development (DFID), is responsible for the administration and payment of pensions and related benefits to former expatriate colonial civil and public servants and their dependants – including those derived from service in a civil or military capacity in former British India and the Sudan public service.

OPD is also responsible for the formulation of the British Government's policy on overseas pensions and UK pension increase supplements.

The majority of pensions now paid by OPD derive mainly from two policy initiatives by the British Government: a 1962 agreement to supplement the pensions to certain

former colonial civil servants; and a 1970 announcement that the British Government would assume responsibility from overseas governments for the payment of pensions due to expatriate colonial civil servants who had mainly been appointed by, or on behalf of, the Secretary of State for the Colonies.

The element of these pensions arising from service after independence, together with certain widows' pensions, are financed from capital sums which have been paid over to the British Government by the overseas governments, or by funded pension schemes which have been wound up, to cover their future liabilities. The British Government meets the cost of the pre-independence element of pensions, and the cost of those widows' and dependants' pensions that do not derive from a funded scheme.

In 2007-08 our total expenditure on overseas pensions was £111.6m and the cost of administration was £0.926m. As at 31 March 2008, our pensioners numbered 18,203.

OPD encompasses three main areas of work:

Our Pensions Awards Team is responsible for determining eligibility for a pension or other benefit, for calculating and authorising payment of that award in accordance with the provisions of the relevant UK and overseas pensions legislation, and for dealing with all enquiries about those awards.

Our Payments Team obtains and verifies the necessary payments details; administers and makes payment of the pensions; deals with all changes and enquiries about the payments, and issues and verifies the details provided on the Annual Declaration of Entitlement (ADE).

The Central Support Unit has responsibility for monitoring and reporting our expenditure and liabilities; maintaining our computer payroll system; providing a records management and typing service; keeping our procedures and guidance manuals up to date; and for monitoring and reporting our performance under our Service Level Agreement (SLA).

OPD also oversees developments in UK public service pensions' policy. We are responsible for developing policy on overseas pensions and pensions increases (including the drafting of new legislation); and dealing with legal and other challenges on the interpretation of the various ordinances under which we operate.

A copy of OPD's 2008 Annual Report is available on the DFID website at www.dfid.gov.uk. A printed copy may be ordered from Central Support Unit, Room AH600B, or by e-mail from hoptd@dfid.gov.uk.



OVERSEAS
PENSIONS
DEPARTMENT

ISSUE 14 SEPTEMBER 2008

newsletter

DEPARTMENT FOR INTERNATIONAL DEVELOPMENT

In this Issue

- OPD's Performance in 2007/08
- Annual Declaration Reminder
- Payable Order Reminder

OPD retains Charter Mark award

Overseas Pensions Department has been successful for the third time in its bid to win the government's Charter Mark award for excellence in public service. OPD gained its first award in 2000 and remains the only DFID department to win the Charter Mark.

New Minister and Permanent Secretary at DFID



Gillian Merron

Gillian Merron was appointed in January 2008 as the new Parliamentary Under Secretary of State at DFID, taking over from Shriti Vadera. She was previously a Minister at the Cabinet Office and has been MP for Lincoln since 1997. Her portfolio of duties includes overseas pensions matters.



Nemat (Minouche) Shafik

Nemat (Minouche) Shafik succeeded Sir Suma Chakrabarti as DFID's Permanent Secretary in March. Prior to this she was DFID's Director General, Regional Programmes.

National Fraud Initiative

OPD is participating in the Audit Commission's National Fraud Initiative. OPD has a duty to protect the public funds it administers and may share information with other bodies responsible for auditing or administering public funds in order to prevent and detect fraud. This will ensure that no pensions are being paid to persons who are deceased or no longer entitled. This data matching exercise meets the requirements of the Data Protection Act 1998. DFID is a data controller under the Act. Further information is available on our website at www.dfid.gov.uk/aboutdfid/opd/opd.asp

If you wish to contact DFID about an issue other than your pension, then the contact details you need are:-

1 Palace Street, London SW1E 5HE

Abercrombie House, Eaglesham Road, East Kilbride, Glasgow G75 8EA

Tel: +44 (0) 20 7023 0000 Fax: +44 (0) 20 7023 0019 Public Enquiry Point: 0845 300 4100, (from outside the UK: +44 1355 84 3132)

DFID website: www.dfid.gov.uk Email: enquiry@dfid.gov.uk

Overseas Pensions Department
DFID
Abercrombie House, Eaglesham Road,
East Kilbride, Glasgow, G75 8EA, UK

Telephone: + 44 (0) 1355 84 4000
Fax: +44 (0) 1355 84 3636
Email: hoptd@dfid.gov.uk
Website: www.dfid.gov.uk



CUSTOMER SERVICE EXCELLENCE

OPD's Performance in 2007/2008

OPD's work is regulated by quality and timeliness targets in a Service Level Agreement (SLA). Our performance against those targets in 2007/08 is outlined in the following table.

STANDARD	TARGET	ACHIEVED
Accuracy of Initial Calculation of New and Revised Awards	95.00 %	100%
Accuracy of Initial Payment Calculations	97.50 %	99.93%
Number of New Awards put into Payment Within 2 Weeks	97.50 %	100%
Timeliness of Payments by the Due Date	99.00 %	100 %
Response to Enquiries Within 2 Weeks of Receipt	99.00 %	100%
Substantive Response to Complaints Within 5 Weeks	95.00 %	96.30%

We also measure our actual response times. In each category the target is 14 calendar days, although this was not achieved in every case, the average time taken was significantly less:

CATEGORY	AVERAGE RESPONSE
Processing New Awards	4 Days
Response to Enquiries	5 Days
Response to Complaints	3 Days

During 2007/2008

Pensioner numbers reduced by	5.1% to 18,203
Staff numbers reduced by	4%
Unit costs increased (on average) by	3.7%

Further information on our workload and performance is detailed in OPD's Annual Report, which is also available on DFID's website – www.dfid.gov.uk. A printed copy may be ordered from Central Support Unit, Room AH600B, or by e-mail from hoptd@dfid.gov.uk.

Customer Survey Results

OPD issues a survey questionnaire to every pensioner six months after his or her first pension payment. During 2007/2008, we issued 436 forms, of which 211 (48%) were returned. The conclusions were that:

- 96% of respondents rated our service overall as either very good (77%) or good
- 87% described our staff as helpful, 88% as efficient, and 62% as friendly and
- 94% thought our written replies were either very good (69%) or good
- 95% thought the service provided on the telephone was very good (67%) or good
- 1% of respondents described our overall performance or any aspect of our written replies or telephone service as less than satisfactory

Payable Order Process

We repeat a message from the 2005 newsletter. If a replacement payable order is requested because the original has not been received it is necessary for an immediate stop to be placed on the original before a duplicate is issued. The original can not then be presented for payment as it will be refused by our bank.

Payment of Overseas Pensions Increases

If you are in receipt of a pension which remains the responsibility of an overseas government, whether paid directly by that government or by Crown Agents on their behalf, you must notify us immediately if there is any change to your pension by the award of a pension increase. The SPOS payable to you by this department has to be adjusted in respect of such increases and failure to notify us could result in an overpayment of SPOS. Please note that you do not have to notify us of any pension increases awarded by the Government of Hong Kong as we have an arrangement with that government to provide us with this information.

Large Print and Audio Tape

For the benefit of those pensioners with poor or failing eyesight, we can supply the newsletter or other correspondence from OPD in large print or on audio tape. We are also happy to receive messages by audio tape if that is more convenient. If this is of interest please contact us.

Charitable Giving

OPD operates the Give As You Earn, GAYE facility whereby you may authorise voluntary donations to be made from your pension and paid to any registered UK charity via the Charities Aid Foundation. If UK Income Tax is deducted from your pension this method of charitable giving has the advantage that the donation to charity will be made gross of tax. This means that the tax which would otherwise be deducted from your pension and paid to HM Revenue and Customs will be passed to the charity instead, increasing its income.

OPD Complaints Procedure

If you are dissatisfied with any aspect of our service you should in the first instance attempt to resolve the problem direct with the appropriate Section in OPD.

If you are not satisfied with the response from the Section, or if your complaint is of a serious or complex nature, you should write direct to the Complaints Officer, in Room AH 600E. He will arrange for a full investigation to be carried out, and his substantive reply should normally issue within two weeks. Where this is not possible he will issue an interim response telling you when you can expect his decision. That will usually be within five weeks.

Contacting us

If you write to us please make sure you quote your reference number. It would be helpful if you could include a daytime telephone number at which we can contact you. We will aim to issue a response to your enquiry within 14 days. Please be aware that we no longer have the answerphone telephone number, but in its place telephone numbers in OPD now have a voicemail facility for out of hours messages to be left. If leaving a message please state the time and date. Our address, e-mail, telephone and fax numbers are shown below:

Overseas Pensions Department
DFID
Abercrombie House, Eaglesham Road
East Kilbride, Glasgow, G75 8EA, UK
Telephone: + 44 (0) 1355 84 4000
Fax: +44 (0) 1355 84 3636
Email: hoptd@dfid.gov.uk

Contacting us by e-mail or fax

Please note that whilst we are happy to receive correspondence, including changes of address, by e-mail or fax, unless the correspondence is clearly urgent, it will be treated in the same way as written correspondence and we will aim to reply within 14 days. It may be necessary for us to reply by post to e-mailed or faxed correspondence for security reasons. This may take a little longer but we are acting to safeguard your interests. Please do not use e-mail or fax to notify us of a change in your banking details. Changes to these details must be notified in writing for security purposes.

Website

A copy of this Newsletter has been posted onto our website, which can be visited at www.dfid.gov.uk. This also contains other information about OPD as well as the wider role of DFID.

Pension Payments Electronically

If your pension is paid in the UK payment is by BACS direct to your bank account. If your pension is paid overseas and you are currently paid by Payable Order to your home or bank address please note that in most cases there is an electronic method by which we can arrange payment direct to your bank account in local currency. This provides increased security, reliability and convenience and may also result in faster processing times as well. Payment is made by the Transcontinental Automated Payment Service (TAPS). TAPS is currently available in 37 countries (but unfortunately not India or the East African territories) and further information is available on request.

Bereavement

Please tell your next of kin or other representative that in the unfortunate event of your death they must inform OPD without delay. The pension payable to you is usually due up to and including the date of death. Payments made after that date are not due and any overpayment must be repaid. When your pension is paid direct to a bank or building society account we may first ask them to refund pension credited after the date of death. If your pension is paid into a joint account it is important that the other account holder is aware of this. Payable orders received or still uncashed after the date of death should not be presented for payment. They should be returned, as action will be taken to cancel all outstanding payable orders as soon as we are informed of a death. If there is any balance of pension due it will be notified to your next of kin or personal representative as soon as possible.

Annual Declaration of Entitlement (ADE)

A number of pensioners have yet to return their ADE. An ADE was sent to all pensioners attached to their P60 as part of the same mailing in April. Pensioners are required to detach, complete and return the ADE as soon as possible, but retain the P60, which provides details of pension and income tax paid. If you have not already done so, you should return the ADE sent to you in April or the yellow reminder sent in June, as soon as possible. Please remember ADEs are posted in batches throughout April so do not contact us about non-receipt until the end of that month. We continue to receive many hundreds of P60s returned to us in error still attached to the ADE, which we then have to send back. Please do not return the P60. In previous years we have acknowledged receipt of ADEs received by registered mail, however in future we shall be unable to do so as we no longer have the resources to carry out this exercise.

A Pension for your Spouse?

If you are unsure if an entitlement might exist for your spouse or if you wish an estimate of the amount which would be payable, please contact us. Note that we are happy to provide estimates at any time of year, but the few weeks following the issue of this Newsletter is the busiest time for such requests and replies will issue more quickly at other times. All enquiries should be sent to Pensions Awards Section (Estimates) in room AH600F.



An officer's service pension ceases completely on his death and no part of it is payable to any other person unless he has previously allocated (given up) part of it. The pension paid to a dependant may well bear no obvious relation to the late officer's pension because the majority of overseas territories had separate arrangements for dependants' benefits. These pensions are usually based on the amount of contributions that the officer made to the separate Widows' and Orphans' pension scheme and to other actuarial factors.

To help us keep our records up to date please tell us about the death of a spouse or any other potential beneficiary under any of the pension schemes we administer. We should also be informed if your marriage ends in divorce.

Widows and Daughters Marrying

If you are receiving a dependant's pension from us as a widow or a daughter and you get married, please let us know as soon as possible, as your pension will need to be adjusted.