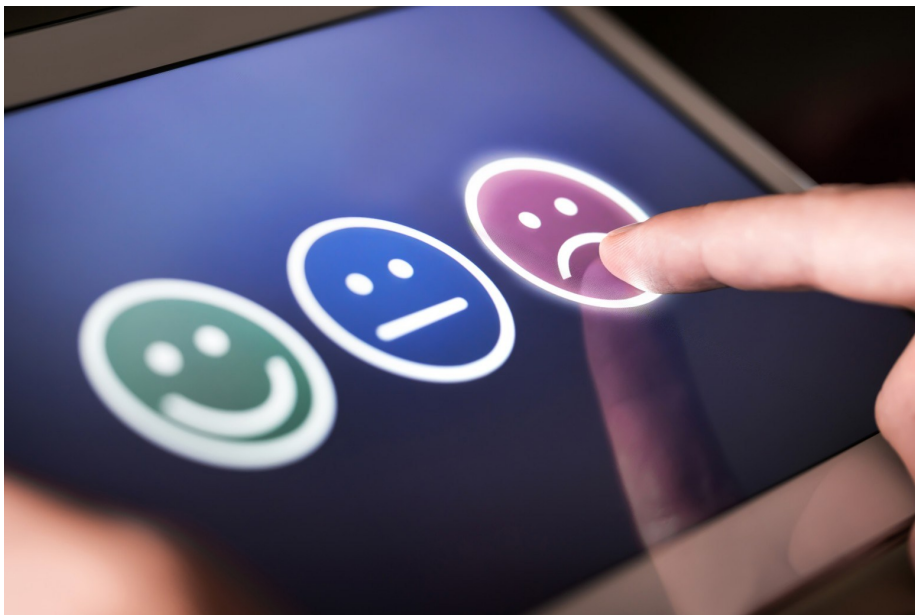


BASF UK Group Pension Scheme Internal Dispute Resolution Procedure ('IDRP') and Data Complaints Procedure

The Trustee endeavours to administer the BASF UK Group Pensions Scheme ("**the Scheme**") so that members do not have cause for complaint. However, if a problem does occur and you have been unable to resolve it to your satisfaction with Gallagher (the Scheme administrators) you may wish to use the Scheme's formal complaints procedure to complain directly to the Trustee.

This procedure provides a single point of access for raising complaints relating to:

- the administration of the pension scheme through the IDRP procedure; and/or
- the processing of personal data and data protection complaints



While these matters may be submitted using the same process, they are governed by different legal frameworks and will be assessed and determined accordingly.

Who can complain?

This document applies only to complaints brought against the Scheme's Trustee or administrator. Such complaints may be brought by any person who is one of the following:

For IDRP complaints

- Scheme members** (e.g. active member, deferred member, pensioner or pension credit member of the Scheme;
- Survivors and beneficiaries** (e.g. widows, widowers, civil partners and dependants (child or adult))
- Prospective members** (where relevant)
- Former members or beneficiaries** who ceased to be in one of the above categories **within the last six months**
- Anyone who claims to fall into one of these categories**, where the dispute is about whether they have that status

For data protection complaints:

Any individual who falls into categories (a) to (e) above, and

- Any other individual for whom the Scheme holds personal data

Types of complaint

Administration of the Scheme

An administration dispute arises where a member or (potential) member or beneficiary disagrees with a decision or action affecting their pension rights or benefits, including:

- benefit calculations, entitlement, or payment
- interpretation or application of the Scheme's Rules
- the exercise of a Trustee discretion
- administrative actions impacting pension benefits

These matters will be considered and determined in accordance with the Scheme's IDRP and relevant pensions legislation.

This IDRP does not apply to:

- Disagreements between the Scheme's members and employers;
- Circumstances which are already the subject of proceedings in any Court or Tribunal; and/or
- Matters which the Pensions Ombudsman is already investigating.

Types of complaint

Data protection complaints

Complainants who consider that the Trustee has infringed their rights under any UK data protection legislation when handling their personal data may make complaints directly to the Trustee about this. Possible areas of complaints would include:

- not properly responding to your request for your personal information;
 - not keeping information secure;
 - holding inaccurate information about you;
 - improperly disclosing information about you;
 - keeping information about you for longer than is necessary;
 - using your personal information for purposes other than those for which it was collected; or
- not upholding any of your data protection rights

Time limit for making an application

IDPR complaints

Any application must be made before the end of a specified reasonable period. These periods are:

- Persons in category (d) above must make an application within six months of ceasing to be in categories (a) to (c).
- For all other disputes the time limit for an application is three years from the date of the act or omission that is the subject of the dispute, or three years from the date on which the individual ought reasonably to have been aware of the act or omission that is the subject of the dispute (if later).

The Trustee has the power to extend the time limit where that is appropriate and reasonable.

Data protection complaints

Whilst there is no strict deadline or time limit for you to submit a data complaint to us after an incident occurs, we encourage you to raise any concerns as soon as possible so we can investigate effectively.

Representatives

You can make a complaint either yourself or through a nominated representative.

If an applicant is a minor (under 18 years) or is incapable of acting for themselves then an application may also be made (or continued) on their behalf by an adult member of their family or some other suitable adult representative.

Following the death of an applicant, an application can be made (or continued) by the Personal Representative of their estate.

How to apply?

You (or your representative, if applicable) should fill in the Complaint Form at the end of this procedure and send it to the Scheme Trustee / Administrator at the address below.

BASF UK Group Pension Scheme
Gallagher
PO Box 319
Mitcheldean
GL14 9BF
basf@ajg.com

Acknowledgement

You will normally receive an acknowledgement of your complaint within 5 working days of receipt. If your complaint relates both to administration matters and data protection matters, the Trustee will note this in its acknowledgement and may respond separately to each.

Formal decision

The Trustee must make a decision within a reasonable period of receiving your application and may ask for further evidence and information from you so that all relevant circumstances can be taken into account.

If it is not possible for a decision to be reached within the time periods set out below, an interim reply will be sent setting out the reason(s) for the delay and an expected date for issuing the substantive decision. The Trustee will also keep you reasonably informed of progress in dealing with your complaint, to the extent appropriate.

If there is anything you do not understand about the complaints process, you should contact the Scheme/Plan administrators using the contact details in section 5 of this procedure.

IDPR complaints

The Trustee will formally respond to you (or your representative, if applicable) as soon as it's able to do so and in any event within two months of receiving your submission. You will be provided with a written response to your complaint.

In giving its response, the Trustee will state:

- What its decision is and the reasons why; and
- the legislation and/or Scheme Rules which have been relied upon in reaching a decision, including how they have been applied to your complaint.

Data protection complaints

The Trustee will formally respond to you (or your representative, if applicable) in writing setting out its conclusions in relation to your complaint, once investigations are complete. In normal circumstances you will receive a response within two months, or earlier if the Trustee is able to do so.

Appealing the decision

IDPR complaints

If you are not satisfied with the outcome of your complaint, you have the right to refer your complaint to The Pensions Ombudsman free of charge. The Pensions Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Information related to referring a complaint to The Pensions Ombudsman can be found on their website (www.pensions-ombudsman.org.uk) or by using this link: www.pensions-ombudsman.org.uk/can-i-complain

Data protection complaints

If you are not satisfied with the outcome of your complaint, you have the right to refer your complaint to The Information Commissioner (IC) free of charge. The IC deals with complaints and disputes which concern the way in which your personal information (or the personal information of someone you are representing) has been handled.

Instructions on complaining to the IC about the use of your personal data can be found on the IC website (ico.org.uk) or using the link below. Whilst there is technically no legal deadline for general data protection complaints, the IC strongly recommends escalating issues promptly.

www.ico.org.uk/make-a-complaint/data-protection-complaints/#our-approach

Helpful resources

If you have general requests for information or guidance concerning your pension arrangements, you can contact MoneyHelper.

MoneyHelper

Tel: 0800 011 3797

Webchat: <https://www.moneyhelper.org.uk/PensionsChat/>

Online enquiry form: <https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance/pensions-guidance-enquiry-form>

Website: www.moneyhelper.org.uk/en/pensions-and-retirement



Please note that they are unable to deal with incoming postal enquiries or send replies by post. A postal contact address is therefore not supplied.

Information Commissioner's Office

Further information on how to make a data protection related complaint can be found on the IC website (ico.org.uk) or using the link below.

www.ico.org.uk/for-the-public/how-to-make-a-data-protection-complaint/