

# BASF UK Group Pension Scheme

## Complaints and the Internal Dispute Resolution Procedure (IDRP)

As a member (or potential member/beneficiary) of the Scheme it is important that you have an appropriate method of raising concerns and complaints about the scheme and decisions made by the employer and the Trustee.

### Raising concerns

The Scheme welcomes the opportunity to resolve concerns before they develop into formal complaints.

If you have any concerns and would like to raise these informally, please email your query to the Scheme administrator in the first instance.

### Getting help with complaints

You can appoint a representative to take your complaint forward if you don't feel comfortable. All complaints are treated 'in confidence'.

### Making complaints

If you are not satisfied with any decision that has been made that affects you in relation to the pension scheme, you have the right to ask for it to be reviewed again under the formal complaints procedure (known as the IDRP).

The formal complaints procedure has three stages (although many complaints are resolved at the first stage).

### IDRP – Stage One

To begin stage one of the IDRP, you should submit your complaint in writing (via post or email) to the **BASF UK Pension Manager** quoting your:

- Name
- Address
- Date of Birth
- National Insurance Number

If you are not a member, you should give the member's details as well as your own and explain your relationship to the member.

✉: C/o BASF UK Pension Manager  
BASF plc  
4<sup>th</sup> & 5<sup>th</sup> Floor, 2 Stockport Exchange  
Railway Road, Stockport, SK1 3GG

✉: [basfpensions@basf.com](mailto:basfpensions@basf.com)

You will normally receive a decision within two months. **Please note that a copy of your complaint and the reply will be provided to the Trustee for information.**

If you are not satisfied with the reply, you should proceed to **Stage Two** within six-months of the reply.

## IDRP – Stage Two

If you are not satisfied with the decision or response received during **Stage One** of the **IDRP**, you can escalate your complaint to **Stage Two** by submitting the reasons that you are not satisfied with Stage One in writing (via post or email) to the Trustee quoting your:

- Name
- Address
- Date of Birth
- National Insurance Number

✉: BASF Pensions Trustee Ltd  
C/o BASF plc  
4<sup>th</sup> & 5<sup>th</sup> Floor  
2 Stockport Exchange  
Railway Road  
Stockport  
SK1 3GG

✉: [basfpensions@basf.com](mailto:basfpensions@basf.com)

You will normally receive a reply within two months, stating the decision reached and the extent to which it confirms or replaces the previous decision.

If you are still dissatisfied, you can proceed to **Stage Three**.

## IDRP – Stage Three

If you are not satisfied with the decision or response received during **Stage Two** of the **IDRP**, you can discuss your complaint with external independent and impartial bodies (see below).

### The Pensions Advisory Service (TPAS)

TPAS provide independent and impartial information about pensions, free of charge, to the public.

TPAS is available to assist members and beneficiaries of the Scheme with any pension query they have or general requests for information or guidance concerning their pension benefits.

If you have received a Stage Two decision under the IDRP and are not satisfied with that decision, or still believe that your complaint is well-founded, TPAS may be able to help to resolve the complaint or dispute.

TPAS cannot force the Trustee to change their decision but will help you attempt to resolve the dispute through conciliation and mediation. TPAS will need copies of all relevant documents, including the correspondence about your complaint under the IDRP and all responses.

You can contact TPAS by visiting their website ([www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)) or you can call the TPAS team on 0800 011 3797.

### The Pensions Ombudsman (TPO)

TPO's legal framework means it is sometimes not possible for them to investigate a complaint formally until certain jurisdictional requirements are met. However, they may be able to resolve the matter outside of their adjudication service via their **Early Resolution Service**.

The Early Resolution Team is made up of staff and volunteers. All volunteers are pension professionals with many years of pension experience. Your caseworker, whether staff or volunteer, will be impartial and will consider the issues without taking sides. They will look to see if they can help resolve your complaint fairly and informally at an early stage, without the need for formal adjudication. The service does not have legal powers.

You are free to ask that a more formal investigation into your complaint is carried out, which could result in a final, and binding, determination being made by the Ombudsman.

Where the early resolution service cannot resolve the issue, you can refer the dispute to the Ombudsman following completion of the Scheme's IDRPs.

TPO have extended powers that mean that any determinations they make are legally binding on all parties and are enforceable in court. Contact with TPO about a complaint needs to be made within **three years** of the original event (or when you first knew about it). There is a discretion for this time limit to be extended.

You can contact TPO by visiting their website ([www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)) or you can call the TPO team on 0800 917 4487.

**Before approaching TPO, you should ensure that you have completed both Stage One and Stage Two of the IDRPs.**