



BP Pension Fund

Internal Dispute Resolution Procedure

Wherever possible, complaints or disputes about any aspect of the BP Pension Fund (the **Fund**) are resolved quickly and informally on behalf of the Fund's Trustee (the **Trustee**) by its administration team.

However, if a complaint or dispute cannot be resolved informally, the Trustee has set up a formal Internal Dispute Resolution Procedure (IDRP). This procedure can only be used if the complaint is against the Trustee. It cannot be used if the complaint is against non-Trustee parties, e.g. bp or a third party service provider.

IDRP process

All complaints to be considered under the Fund's IDRP must be submitted in writing by completing the [Internal Dispute Resolution application form](#).

A complaint may be made by someone who is nominated by the complainant to act on their behalf. If a complainant is incapable of acting for themselves (e.g. due to incapacity), the complaint may be made by a family member or other suitable representative. If the person who should be the complainant is deceased, their personal representative may make or continue the complaint. In these cases, the representative should complete the application form.

The completed application form should be sent to:

The IDRP sub-committee
BP Pension Trustees Limited
25 North Colonnade
Canary Wharf
London
E14 5HZ

Or you can send a scanned copy of the form to:

IDRP@bp.com

You will receive a written acknowledgement upon receipt of your completed application form.

A sub-committee of the Trustee Board, comprising of three Trustee Directors, will consider the complaint and respond to you in writing within **four months** of receiving your complaint. If a response cannot be sent within four months, you will be given an explanation for the delay, together with an estimated date for the decision.

Impartial guidance

MoneyHelper is a free service provided by the Money and Pensions Service (an organisation sponsored by the Department for Work and Pensions) and is available to assist members and beneficiaries of the Fund in connection with any difficulty with the Fund. MoneyHelper can also provide you with free, independent guidance on pension matters.

You can contact MoneyHelper using the contact details below:

Telephone (UK): 0800 011 3797

Telephone (overseas): +44 20 7932 5780

MoneyHelper offers a webchat service at the following website:

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

Alternatively, you can submit a query to MoneyHelper online at the following website:

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

Pensions Ombudsman

The Pensions Ombudsman (the **Ombudsman**), appointed under section 145(2) of the Pension Schemes Act 1993, can investigate and determine any complaint or dispute of fact or law in relation to occupational and personal pension schemes.

You can contact the Ombudsman to help you resolve your complaint, or if you are unhappy with the Trustee's IDR decision. The Ombudsman will send a written statement of his determination to both you and the Trustee and, if appropriate, direct the Trustee to take steps to rectify the situation. The Ombudsman's determinations and directions are final and binding on all parties to the dispute and are subject to appeal only on a point of law.

The Ombudsman can be contacted on:

Telephone (UK): 0800 917 4487

Telephone (overseas): +44 (0) 207 630 2200

Email: enquiries@pensions-ombudsman.org.uk

Web: <https://www.pensions-ombudsman.org.uk/>