



## 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, the Trustee has a formal Internal Dispute Resolution Procedure (**IDRP**) for any complaint or dispute that cannot be resolved informally. This procedure can only be used if the complaint is against the Trustee and/or its administration team. It cannot be used if the complaint is solely 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](#) which can be found by clicking this link:.

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 Discretionary and Dispute Resolution Committee  
BP Pension Trustees Limited  
25 North Colonnade  
London  
E14 5HZ

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

[IDRP@bp.com](mailto:IDRP@bp.com)

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

A sub-committee of the Trustee Board will normally consider and determine any complaint or dispute within **four months** of receiving it. Once the sub-committee has made its decision, it will normally notify the applicant in writing of that decision within 21 days. If a response cannot be sent within this timescale, the applicant will be given an explanation for the delay and an estimated date for receiving the decision.

## Impartial guidance

### MoneyHelper

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:

Tel (UK): 0800 011 3797

Tel (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>

### The Pensions Ombudsman

If you are unhappy with the formal response to your complaint under the IDRP, once provided, you can refer your complaint to The Pensions Ombudsman (the **Ombudsman**) free of charge.

The Ombudsman deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes.

Contact with the Ombudsman about a complaint needs to be made within three years of when the event(s) you are complaining about happened – or, if later, within three years of when you first knew about it (or ought to have known about it). There is discretion for those time limits to be extended.

The Ombudsman can be contacted at:

10 South Colonnade, Canary Wharf  
London, E14 4PU

Tel: 0800 917 4487

Email: [Enquiries@pensions-ombudsman.org.uk](mailto:Enquiries@pensions-ombudsman.org.uk)

Website: [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk)

You can also submit a complaint online: [www.pensions-ombudsman.org.uk/making-complaint](http://www.pensions-ombudsman.org.uk/making-complaint)