



## **BP Pension Fund**

### **Guide to making a complaint**

#### **How to make a complaint**

We aim to provide all members with a high-quality service. If something goes wrong, please [contact us](#) as soon as possible so we can try to resolve the issue quickly and informally.

If we are unable to resolve the issue informally, you have the right to make a formal complaint.

There are two different complaints procedures depending on what your complaint is about.

#### *Complaints about how the Fund is run*

These are complaints about how the Fund is run. They are complaints against the Trustee.

For example:

- How benefits have been calculated.
- How the Fund's rules have been interpreted.
- Administration delays and errors.
- Decisions where the Trustee has used discretion.

Please see Section 1 below for a guide to making a complaint about how the Fund is run.

#### *Complaints about how the Fund processes personal data*

These are data protection complaints. They are about how the Fund processes personal data. For example:

- How personal data is collected, used, stored and shared.
- Data accuracy.
- Data breaches.
- How we respond to subject access requests and other data rights.

Please see Section 2 below for a guide to making a complaint about how the Fund processes personal data.

### **Section 1 – How to make a complaint about how the Fund is run**

#### *What process do we use?*

These complaints are handled through the Internal Disputes Resolution Procedure (**IDRP**). The IDR is used for resolving any complaint that you may have against the Fund's Trustee, including its administration team.

You **cannot** use it for complaining about decisions made by your employer, or former employer. For those complaints you should contact [ukgeneralenquiries@bp.com](mailto:ukgeneralenquiries@bp.com).

We also cannot deal with the following complaints:

- Complaints already being investigated by the Pensions Ombudsman.
- Complaints where court or tribunal proceedings have begun.
- Complaints relating to a former member made more than 6 months after they left the Fund.

### *How to make an IDRП complaint*

1. Please complete the IDRП complaint form: [IDRП complaint form](#)
2. Email a copy of the completed form to: [IDRП@bp.com](mailto:IDRП@bp.com)

If you cannot email the form, please post it to:

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

### *What happens next?*

We will send you an acknowledgement that we have received your IDRП form within 5 working days.

If you have not heard from us in that time, please contact us to check that we have received your form.

The Trustee's Discretionary and Dispute Resolution Committee aims to make a decision within 4 months of receiving your complaint.

We will let you know within 21 days after it is made.

Sometimes, a decision may take longer, for example if the issue is complex or we need more information. If this happens, we will tell you and keep you updated.

In some cases, we may send you a 'minded-to' decision. This explains the decision we are proposing to make and gives you a chance to send us any further information before we make a final decision.

### *Getting help with your complaint*

MoneyHelper is a free, impartial and confidential service providing money and pensions guidance. It can help you with any difficulty you have with pension issues. MoneyHelper is provided by the Money and Pensions Service (an organisation sponsored by the Department for Work and Pensions).

You can contact MoneyHelper using the contact details below:

**Tel (UK):** 0800 011 3797

**Tel (overseas):** +44 20 7932 5780

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

**Submit a query online:** <https://www.moneyhelper.org.uk/en/contact-us/pensions-guidance/pensions-guidance-enquiry-form>

### *If you are unhappy with the IDRPs decision?*

If you are unhappy after receiving the response to your complaint through our IDRPs, you can refer it to the **Pensions Ombudsman**, free of charge.

The Pensions Ombudsman looks at complaints about how pension schemes are run.

Normally, you need to contact the Pensions Ombudsman within either:

- 3 years of when the event(s) you are complaining about took place.
- Or, if later, within 3 years of when you first knew or ought to have known about it.

The Pensions Ombudsman may extend these time limits where it believes it is reasonable to do so.

You can contact the Pensions Ombudsman at:

10 South Colonnade

Canary Wharf

London

E14 4PU

**Tel (UK):** 0800 917 4487

**Tel (overseas):** +44 20 7630 2200

**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).

## Section 2 – Data protection complaints

These are complaints about how personal data is handled.

### *How can you make a complaint?*

You can raise a data protection complaint directly with the Fund’s administration team in writing, by email or by phone. However, to help us fully understand and resolve your complaint, we would encourage you to raise it using [this form](#).

If you choose not to use the form, please include:

- What went wrong.
- How this has affected you.
- Your proposed resolution.

Please include as much information as you are able, to cover all of these points.

### *What happens after you have made your complaint?*

We will acknowledge your complaint within 30 days.

If you have not heard from us within that time, please contact us to check that we have received it.

We will consider your complaint and aim to provide a response as soon as reasonably practicable.

If your complaint is complex, or if we need further information from you to fully consider it, we will let you know and explain why additional time is required.

We will keep you informed of progress and, where applicable, confirm when you can expect to receive our response.

### *If you are unhappy with the outcome of your data protection complaint?*

If you are unhappy with the outcome of your data protection complaint, you can raise it with the Information Commissioner’s Office (**ICO**) the UK regulator for data protection.

You can contact the ICO at:

Information Commissioner’s Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire  
SK9 5AF

**Tel (UK):** 0303 123 1113

**Website:** <https://www.ico.org.uk>

We encourage you to contact us first, so we have the opportunity to address your concern.

If you want to exercise your data rights (for example, make a subject access request), please contact the Fund's administration team at [pensions@bp.com](mailto:pensions@bp.com)

### *Disputes against the Trustee, which also have a data protection element*

Please contact us first so that we have the opportunity to resolve the issue quickly and informally.

If we are unable to resolve the issue, we recommend that you then raise your complaint through the Fund's IDRP, which is covered in Section 1 of this guide.

### *Can you make a complaint on behalf of someone else?*

Yes, you can make or continue a complaint on behalf of someone else, if:

- They nominate you to do so.
- They are incapable of acting for themselves (for example, because of illness, or they are under 18).
- They are deceased.

Please follow this guide when making the complaint.