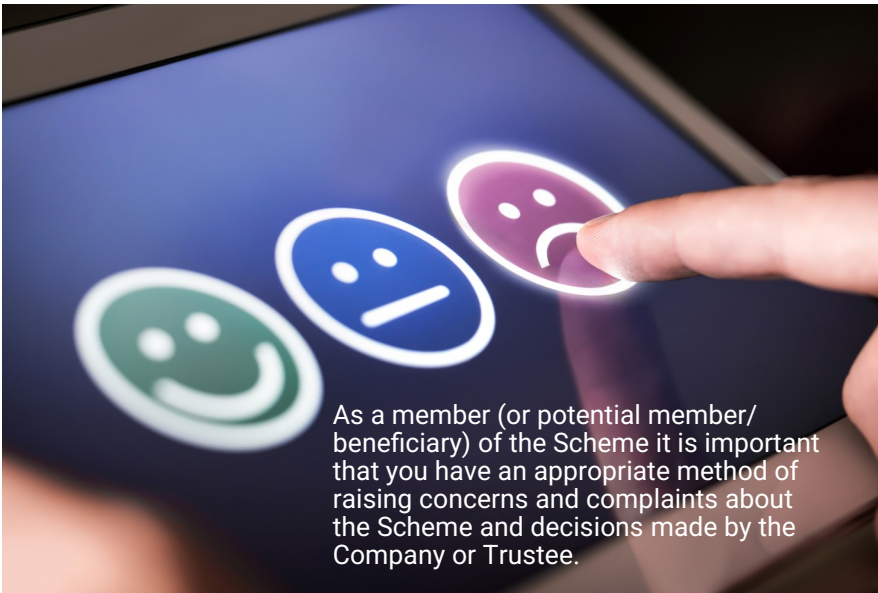


BASF UK Group Pension Scheme Internal Dispute Resolution Procedure (IDRP)



Making a complaint

If you are not satisfied with any decision that has been made that affects you in relation to the Scheme, you have the right to ask for it to be reviewed again under the formal IDRP.

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

Representation

You can appoint a representative to take your complaint forward if you don't feel comfortable.

All complaints are treated 'in confidence'.

Raising concerns

The Trustee 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.

✉ BASF UK Group Pension Scheme
Buck (Bristol)
PO Box 319
Mitcheldean
GL14 9BF

✉ basf@buck.com

📞 0330 123 0647

🌐 www.buckhrsolutions.co.uk/basf

IDRP Stage 1 (Company Investigation)

To begin stage one of the IDRP, you should submit your complaint 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
4th & 5th Floor
2 Stockport Exchange
Railway Road
Stockport, SK1 3GG

✉ basfpensions@basf.com

🌐 www.ukpensions.basf.co.uk

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.

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IDRP Stage 2 (Trustee Investigation)

If you are not satisfied with the response received from Stage One of the IDRP, you can escalate to Stage Two by submitting your reasons via post or email to the Trustee

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✉ BASF Pensions Trustee Ltd
4th & 5th Floor
2 Stockport Exchange
Railway Road
Stockport, SK1 3GG

✉ basfpensions@basf.com
🌐 www.ukpensions.basf.co.uk

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 3 (Independent Investigation)

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

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Money Helper

Provides information about pensions, free of charge, to the public and is available to assist you with any pension query they have or general requests for information or guidance concerning pension benefits.

Click the **Money Helper logo** to visit their website or you can call **0800 011 3797**.



The Pensions Ombudsman (TPO)

TPOs 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 (made up of staff and volunteers).

All volunteers are pension professionals with many years of pension experience. Your caseworker 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 IDRP.

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.

Click the **TPO logo** to visit their website or you can call **0800 917 4487**.



Please note that TPO usually only review your complaint once Stage One & Two of the IDRP are complete