New Airways Pension Scheme
("the Scheme")
Internal Dispute Resolution Procedure

1 Introduction

The Trustee of the Scheme has put in place the following internal dispute resolution procedure ("IDRP") to deal with any complaint or dispute to do with the Scheme that cannot be resolved informally.

2 Who can use this process?

You can use this process if you are (or have been in the last six months[1]):

- an active, deferred or pensioner member of the Scheme;
- a widow, widower, surviving civil partner or surviving dependant of a deceased member of the Scheme;
- a person who, on the death of the member, is entitled to the payment of benefits under the Scheme; or
- a person claiming to be in one of the above categories where it has been disputed that you are in any of those categories.

You can make the application yourself or you can nominate a representative to make or continue the application on your behalf. If the application is in respect of a person who has died, the application may be made or continued by their personal representative. If the application is in respect of a minor or a person incapable of acting for themselves, the application may be made or continued by a family member or some other person suitable to represent them.

You cannot use this process if:

- your complaint is with your employer (rather than the Trustee);
- proceedings relating to the complaint start (or are already underway) in any court or tribunal; or

[1] Applications outside of this timescale may be accepted by the Trustee in exceptional circumstances.

- the Pensions Ombudsman starts or is already investigating the complaint.

3 What is the process for making a complaint under the IDRP?

Your application must be in writing and made by you, or by someone else appropriately authorised on your behalf, and must set out the following:

- your full name, address, date of birth, national insurance number and your British Airways staff number or pension number;
- if you are a widow, widower, surviving civil partner, surviving dependant or beneficiary of a deceased member, you should also state your relationship to the deceased member and their full name, address, date of birth and national insurance number (or British Airways staff/pension number if you know it);
- the full name and address of any representative acting on your behalf and whether their address is to be used in connection with your complaint; and
- details of your complaint (including an outline of the facts and the reason you are making the complaint). It is helpful to include as much information as you can, including details and dates of any conversations relating to your complaint, copies of correspondence you have sent and received in relation to the matter and copies of any other supporting evidence.

4 First stage investigation and decision process

Your application should be sent to:

Mrs Kiri Garner
British Airways Pensions Services Limited
Waterside, HAA1
Harmondsworth
UB7 0GB

Your application will be acknowledged in writing as soon as reasonably practicable (normally within four working days of its receipt) and will include details of MoneyHelper (also set out at the end of this policy), who can provide you with free, impartial advice in relation to your pension. You may also be asked to provide further information in relation to your complaint.

Your application will be considered by Mrs Garner, who will reach a decision on the matters raised by your application within four months of the date on which the information mentioned in paragraph 4 above is received. If it is not possible to reach a decision within four months you (and your representative, where applicable) will receive an interim reply setting out the reasons for the delay and an expected date for issuing the decision.

Once a decision has been reached, you (and your representative, where applicable) will be sent a full written response within a reasonable period which is typically within 15 working days (and no later than 21 days from when the decision is made).

The written response will include:

- a statement of the decision;
- a reference to any legislation that affects your complaint;
- an outline of any Scheme rules that are applicable and, where a discretion has been exercised, a reference to the Scheme rules that set out that discretion;
- a reference to your right to request the Trustee to reconsider the complaint; and
- a statement that, if the complaint remains unresolved following the second stage reconsideration, The Pensions Ombudsman (TPO) is available to assist you with difficulties you have failed to resolve with the Trustee and TPO's address.

5 Second stage reconsideration

If you disagree with the decision you may, within six months of the date of the notice of the decision, apply to the Trustee asking it to reconsider your complaint by sending it to:

New Airways Pension Scheme Trustee Limited
c/o Secretary to the Trustee
British Airways Pensions Services Limited
Waterside, HAA1
Harmondsworth
UB7 0GB

This application must contain the following:

- the information mentioned in section 3 above if it has changed since the initial application was submitted (if the information has not changed please just include your full name and staff number or pension number);
- the reasons why you disagree with the first stage decision;
- any new and pertinent information about your complaint; and
- a statement that you want the Trustee to reconsider your complaint.

The Trustee (or a committee to whom authority to deal with IDRPs has been delegated) will reach a decision on the matters raised in your second stage application within four months of receiving the information mentioned in the paragraph above. The Trustee may seek advice from its professional advisers to reach a decision on a dispute.

You may be asked to provide further information in relation to your complaint.

If it is not possible to issue a notice of the decision within four months you will receive an interim reply setting out the reasons for the delay and an expected date for issuing the decision.

Once a decision has been reached, you (and your representative, where applicable) will be sent a full written response within a reasonable period which is typically within 15 working days (and no later than 21 days from when the decision is made).

You will receive a written notice of its decision containing the following information:

- an explanation as to whether and, if so, to what extent the decision either confirms or replaces the original decision; and
- a statement that TPO is available to assist you with difficulties you have failed to resolve with the Trustee and TPO's contact details.

6 Next steps

We hope that your complaint will be resolved through the Scheme's two stage IDRP process. However, if you are dissatisfied with the Trustee's decision, you have the right to refer your complaint to The Pensions Ombudsman (TPO). This service is provided free of charge at no cost to you.

TPO deals with complaints and disputes which concern the administration and/or management of occupational and personal pension schemes. Contact with TPO needs to be made within three years of when the event(s) your complaint relates to happened, or, if later, within three years of when you first knew (or ought to have known) about it. Although there is discretion for these time limits to be extended.

TPO can be contacted at:

The Pensions Ombudsman
10 South Colonnade
Canary Wharf
E14 4PU

Tel: 0800 917 4487
Email: enquiries@pensions-ombudsman.org.uk
Website: www.pensions-ombudsman.org.uk

You can also submit a complaint form online: www.pensions-ombudsman.org.uk/submit-complaint

If you have general requests for information or guidance concerning your pension arrangements you can contact MoneyHelper (previously known as the Money and Pensions Service) at the contact details below. MoneyHelper can give you free, impartial advice in relation to your complaint.

MoneyHelper
120 Holborn
London
EC1N 2TD
Tel: 0800 011 3797
Website: www.moneyhelper.org.uk

7 Data Protection

In order for your complaint to be processed you will need to provide the Trustee and British Airways Pension Services Limited (as the provider of Scheme administration and support services) with relevant evidence and information. This is likely to include personal data, which will be processed in accordance with the Scheme privacy notice available via the following link:

https://www.mybapension.com/naps/privacy_notice/index

We may pass information you provide in relation to your complaint to the Trustee's advisors, including legal and actuarial advisers, and British Airways Plc as the Scheme employer.

We may need to process sensitive personal data for the purpose of considering and making a decision in relation to your complaint. This includes data concerning racial or ethnic origin, religious beliefs, health or sexual orientation. We may process your complaint (including this sensitive information) where it is necessary in order to comply with our legal obligations or to defend a claim.

Adopted: 15 December 2021

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