

October 2020

THE BOC RETIREMENT SAVINGS PLAN

Internal Dispute Resolution Procedure

The procedure set out below applies if a Complainant (listed below*, and which can include a representative), in writing, disputes the calculation of his or her benefit entitlement under the BOC Retirement Savings Plan (the "**Plan**"), or is not satisfied with any aspect of the administration of the Plan or makes any other complaint about those Plan matters for which the Plan's trustees (the "**Trustees**") have responsibility.

The procedure sets out the process which the Trustees have agreed will be used to deal with such complaints.

1. The Complainant should firstly write to the Director of Pensions Services RUK at the Pensions Department (address as shown below) who will review the complaint and will if possible give a written response on the matter to the Complainant within four weeks of receiving the complaint. If it will take longer than four weeks to review and provide a response on the complaint, the Complainant will be informed of that fact within two weeks of receipt of the complaint.
2. If the Director of Pensions Services RUK is unable to resolve the complaint raised to the satisfaction of the Complainant, the Complainant will be required to request a Formal Complaint Form. On full completion and return of the Form the Pensions Department will refer the details of the complaint to the Trustee Board. This referral will initiate the formal operation of the Internal Disputes Resolution Procedure required under the Pensions Act 1995. The Complainant will be notified of the date of this referral.
3. On receipt of a complaint, the Director of Pensions Services RUK will, as soon as is reasonably practicable, inform the Complainant that the Money and Pensions Service ("**MAPS**") is available to assist members and beneficiaries of the Plan in connection with any difficulty with the Plan. The Director of Pensions Services RUK will also provide the Complainant with contact details for MAPS.
4. The Trustee Board will review any such case and respond to the Complainant in writing within four months of receiving the Complaint. The Director of Pensions Services RUK will communicate the decision of the Trustees to the Complainant in writing, usually within 15 working days of the decision being made. The letter will also inform the Complainant of any further steps which may be available and the addresses and telephone numbers of MAPS and the Pensions Ombudsman. This letter will conclude the Internal Dispute Resolution Procedure. If the Trustees are aware that they will not be able to respond to the Complaint within four months, the Director of Pensions Services RUK will write to the Complainant informing him or her of the delay and telling him/her when a response can be expected.

5. If, after these steps have been taken, a Complainant is still dissatisfied, he or she may refer the complaint to the Pensions Ombudsman.
6. If the Pensions Ombudsman makes a determination, which disagrees with the action taken by the Trustees, the Trustees will, in conjunction with their professional advisers, consider whether to comply with the recommendation or determination or to appeal against the determination, and will inform the Complainant accordingly.

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This Internal Disputes Resolution Procedure may be changed from time to time by the Trustees.

***Complainant**

- a current Plan active member, or deferred pensioner, or pensioner
- the surviving spouse (whether of the same sex as, or opposite sex to, the member), surviving civil partner or surviving dependant of a deceased person in a category above
- A prospective Plan active member
- a surviving non-dependant beneficiary of a deceased member of the Plan
- a person who has been covered by one of the above definitions in the past
- a person claiming to be in one of the above definitions

A complaint may be made or continued on behalf of any person listed above

- (a) where the person dies, by his or her personal representative,
- (b) where the person is a minor or is otherwise incapable of acting for himself or herself, by a member of his family or some other person suitable to represent him or her, and
- (c) in any other case, by a representative nominated by him or her.

Address

BOC Pension Services
 The Priestley Centre
 10 Priestley Road
 The Surrey Research Park,
 Guildford
 Surrey
 GU2 7XY