

# EQUINITI

The service you can expect as a  
member of the BAA Pension Scheme



This Member Charter is being provided by the team responsible for administering benefits payable from the BAA Pension Scheme.

It will tell you:

- how you can contact us
- how we will respond
- how we will process your enquiries
- what our key service standards are
- what to do if you have a complaint or are unhappy with our service.



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# Mission Statement

The Trustees of the Pension Scheme are committed to providing:

A high quality pension service to members by

- administering pensions provision for members in accordance with statutory requirements and the Rules of the Scheme
- providing cost effective, efficient and high quality pension administration
- delivering a first class, accurate and timely service to each fund member and dependants throughout their lifetime.

# Key Service Standards

## During your membership

Throughout the period of your membership there will be certain tasks concerning the administration of your pension that we carry out regularly and other tasks that we carry out at the request of yourself or authorised third parties on an “as and when required” basis. The following are our service standards for the key areas of work that we carry out.

## General enquiries

General enquiries from you or an authorised third party representative will be processed within five working days of receipt.

## Additional Voluntary Contributions (AVCs)

Requests for information regarding member AVCs will be processed within five working days of receipt.

## Pension Rights on Divorce

Requests for details of the cash equivalent value of your pension rights for use in Divorce Court proceedings will be processed within ten working days of receipt.

## Retirement Benefit Estimates

Requests for estimates of retirement benefits will be processed within five working days of receipt.

## Retirement Benefits

Your annual retirement pension:

- we will write to you within five working days of receiving the necessary retirement documentation. Your first pension payment will then be made in the next available payroll run together with any arrears due.

## Death Benefits

We will process the associated benefits as follows:

- lump sum benefit (if applicable):

this will be paid to your relevant beneficiaries within two working days of receipt of all the documentation necessary to make such payments.

- dependants' pensions:

written details will be sent to your dependant within two working days of receipt of all the necessary documentation.

Payments will then be made at the end of each month following.

## How to get in touch

You can contact us in any of the following ways:

- **By telephone:** 01293 604248
- **By email:** [baapensions@equiniti.com](mailto:baapensions@equiniti.com)
- **Our website:** [www.baapensionscheme.com](http://www.baapensionscheme.com)
- **By letter:** BAA Pension Scheme, Sutherland House, Crawley, West Sussex, RH10 1UH
- **By personal visit** (address above).

## How you can help when you contact us

To help our staff deal quickly and efficiently with your enquiry please give as much information as possible about yourself at the time you make the enquiry. Our main method of identifying you, the member, is by your National Insurance number so the best way to ensure we find your record without delay is to include these in any letter, fax or e-mail or to have them available if you telephone or visit us.

If you are not able to give us your National Insurance number, please give as much detail as possible about your employment and include your full name, date of birth and any previous names you may have had.

We receive many requests for personal and/or financial information by both telephone and letter, but we are limited as to what can be given out. No financial information can be given over the telephone to your representative as we have no way of knowing the caller is genuine.

Written requests for financial information will be responded to if the letter carries your signature or if a written authority to release the information to a third party is enclosed. Please try to remember this when asking anyone to write or telephone on your behalf as this could lead to upset and delays.

## If you visit our Crawley office

- you will be seen by a member of staff who will be suitably qualified to deal with your enquiry
- you will be dealt with in a polite, courteous and professional manner
- you will be seen in a private and confidential environment
- you will be given the information you require, if at all possible, whilst you wait
- you will be given an expectation of when we will be able to provide the information you require, if we cannot provide it whilst you wait.

Advance notice of your visit to our Crawley office will help us to ensure that we are more prepared to deal with your enquiry. The Crawley office is open for personal visits from 9.00am to 4:30pm Monday to Friday. Visits outside these times are possible by prior arrangement with staff concerned.

## If you write, fax or e-mail

- we will respond with the information you require within our agreed service standards, or
- we will write to you with an acknowledgement within five working days if we feel we cannot give you the information you need within our service standards
- we will, in that acknowledgement, tell you why there will be a delay
- we will expect to be able to give you the information you require.

## General

In addition to the above we also undertake to:

- distribute the Annual Funding Statement, which is also available on the website
- maintain up-to-date members frequently asked questions and answers on the website.

## When you call us

When you call the helpline we will:

- answer the telephone as BAA Pension Scheme in a polite and courteous manner and tell you to whom you are speaking
- endeavour to answer your enquiry immediately if at all possible.
- tell you why your enquiry cannot be dealt with immediately if it cannot be
- tell you when we expect to be able to have an answer for you and ask whether you would prefer a return call or written response.

The helpline is open during the hours of 9.00am to 5.00pm Monday to Friday. Messaging facilities are available out of these hours.

## If we have to contact you

There may be occasions when we have to contact you.

If we telephone we will:

- do so during normal office hours
- explain clearly and politely why we are telephoning
- enquire as to whether it is a convenient time for you
- arrange to ring you back at a more suitable time if it is not

If we write to you we will:

- strive to make the information being sent easy to understand and useful
- be available by telephone to further explain contents of letter if necessary.

## Telling us what you think about our service



RATING	
<input checked="" type="checkbox"/>	Exceptional
<input type="checkbox"/>	Exceeds Requirements
<input type="checkbox"/>	Meets Requirements
<input type="checkbox"/>	Needs Improvement

### Providing feedback on our service

You will have the opportunity to provide feedback on your experience of dealing with the Administration Team:

- ✓ at the end of a call to the helpline
- ✓ when a membership event is completed (e.g on retirement)
- ✓ at any time via the Member Website.

Data on all feedback, compliments and complaints are fed to the Trustee to help ensure the continuous improvement of service to members.

## Raising any issues

Whilst we always try to do things accurately and on time we recognise that things can, and sometimes do, go wrong. If, in your opinion, we have not fulfilled your expectations of those promised in this Charter, then there are several courses of actions you can take.

Initially you should call the helpline and ask for the Client Services Manager (or their Deputy). They will be empowered to deal with your problem and to put things right if they can, or to reach an amicable solution with you.

If no solution has been found and you wish to make a formal complaint then you should e-mail [baapensions@equiniti.com](mailto:baapensions@equiniti.com) or write to the Client Services Manager, BAA Pension Scheme, Equiniti, Sutherland House, Crawley, West Sussex, RH10 1UH.

## If you make a formal complaint

- we will log and track the resolution of the complaint through to a conclusion
- we will report this to the Trustee of the Pension Scheme
- we will acknowledge your complaint in writing within two working days of its receipt
- we will provide you with a full explanation within ten working days.

If you remain unsatisfied with our response you can raise your complaint via the Internal Resolutions Procedure (IDRP) which can be found on the website: <http://www.baapensionscheme.com/Contact-Us.aspx>