

BA Pensions: service update and new APS FAQs

Last updated: 27 March 2020 at 14:00 GMT

Click to read our [17 March 2020 update](#)

Click to read our [20 March 2020 update](#)

Contents

BA Pensions: service update	1
Are you in touch with APS members or pensioners who might not be receiving our updates? ..	2
New Frequently asked questions (FAQs)	2
Using our website.....	2
Pensioners	2
Active members: Voluntary unpaid leave/working on a temporary part-time basis	4
Where can I find information about what's happening around British Airways?	5
Previous FAQs	5
Contact us:	6
Stay up to date:	6

BA Pensions: service update

Since our last update, the situation for businesses changed dramatically following the Prime Minister's announcement to the country on Tuesday, 23 March 2020. We believe we took the right decision to protect our staff and members by closing down our offices and asking our team to remain at home, many of whom can continue to work remotely. We expect this protocol to remain in place until the Government guidance changes.

Consequently, we are operating a reduced service to prioritise our essential services. This is to ensure we can continue to process our existing pension payments on time, manage new retirements and any payments due following the death of members and pensioners.

Our response for all other queries, including new retirement quotes, general Scheme enquiries, and transfer out quotations, may take longer than usual (up to eight weeks for less urgent enquiries). Please rest assured we are working as quickly as we can and would ask that you do not chase up your enquiry as this will slow our team down during an extremely challenging time.

Please check the [FAQs page](#) on our website which may answer your question. We are also posting regular updates about our services on the 'News' page.

Independent Financial Advisers (IFAs) – our website includes a [dedicated area for IFAs](#) covering general information as well as Scheme rules and member handbooks.

Please bear with us and thanks for your patience during these difficult times.

Are you in touch with APS members or pensioners who might not be receiving our updates?

More than two-thirds of our members and pensioners now manage their pension online and receive email alerts whenever statements or news items are available online.

We have written to members who are not registered online to provide them with a copy of our recent news items and a reminder of their online password. If you are in touch with former colleagues who have not registered on our website, please ask them to look out for this letter.

New frequently asked questions (FAQs)

Using our website

What is my pension reference number?

Your reference number is 7-digits long and is usually the number 1 followed by your staff number. You can usually find it on any statements or letters you have received from us recently.

If you have more than one pension entitlement with us (for example, if you had two or more separate periods of membership), your pension reference number for your first period of membership will usually begin with a "1", your second period of membership with a "2", and so on.

If you are the spouse, partner or dependant of a member of APS:

If you are receiving a single pension entitlement from us, your pension reference number will usually be your spouse or partner's six-digit BA staff number preceded by a "2", "3" or "4".

Pensioners

How can I change my bank account for my future pension payments?

Online:

If you have registered to manage your BA pension online, you can inform us of UK bank changes online rather than by post (overseas bank changes can only be made in writing, see below). To change your UK bank account, simply log in to [Mybapension online](#) and click on

'Pension Payment Instruction form (for UK payments only)' in the 'Your e-forms' panel on the home page of 'Your benefits online'. If you have not registered for online communications, you can do so at any time by clicking on ['register'](#) at the top of the screen.

If you advise us of a change of bank account before the 10th of a month, we will normally be able to change your records ready for the pension payment due at the end of that month. Changes received after the 10th of a month may not apply until the following month's payment.

Download a form:

If you cannot use our online form, or your bank is overseas, you must tell us about any change in writing for security reasons. Please download a [payment instruction form](#) from our website. This page includes forms for most overseas countries as well as the form for UK bank accounts. Simply print and fill out the form and then send it to BA Pensions (our address is on the ['Contact us'](#) page). Please quote your pension reference number or BA staff number in all correspondence.

Write to us:

We also accept bank account changes in writing with a signature (our address is on the ['Contact us'](#) page). Please quote your pension reference number or BA staff number in all correspondence. For security reasons, we cannot accept bank account changes by email.

How can I tell you about my change of address?

Online:

If you have registered to manage your BA pension online, you can inform us of address changes online rather than by post. Simply log in to [Mybapension online](#) and click on 'Change of address' in the 'Your e-forms' panel on the home page of 'Your benefits online'. If you have not registered for online communications, you can do so at any time by clicking on ['register'](#) at the top of the screen.

Write to us:

We also accept address changes in writing with a signature (our address is on the ['Contact us'](#) page). Please quote your pension reference number or BA staff number in all correspondence. For security reasons, we cannot accept address changes by email.

Can I send you an attachment by email?

For security reasons, we cannot accept attachments by email. Please send all documents by post to British Airways Pensions, PO Box 2074, Liverpool, L69 2YL.

We employ the services of a dedicated company to process all mail received at our PO Box. All our post is scanned and electronically delivered to our computer system automatically.

Active members: Voluntary unpaid leave/working on a temporary part-time basis

Are you taking short or long-term voluntary unpaid leave or working on a temporary part-time basis (TPT)?

Please refer to [BA's One intranet site](#) (you will need to log in) for information about short or long-term or voluntary unpaid work. We have reproduced the main details below courtesy of BA.

Does TPT working under this scheme affect my pension contributions? Yes, pension contributions will be based on your TPT hours for the period of temporary part-time contract under this scheme. If you make regular Additional Voluntary Contributions you may have to reduce your AVCs during this period in line with your earnings.

Is my death in service benefit affected? Yes, in the event that you die during your period of TPT working, any death in service benefit payable will be based on the salary being paid at the time of your death.

Long-term voluntary unpaid leave

Pension contributions APS: During the period of unpaid leave BA maintain your pension contributions. Note that should you be in receipt of any type of payment during your unpaid leave this will be used to pay part or all of your pension contributions with any amount outstanding reclaimed from you on your return to work. In the event that you don't return to work you will be required to repay any outstanding pension contributions to BA.

Short-term voluntary unpaid leave

If you're a member of APS, your pension is unaffected by short-term voluntary unpaid leave as employee and employer contributions remain unchanged. If there are insufficient funds in a particular pay period to cover employee contributions your employee contributions will be reclaimed from the next or subsequent pay periods. In the event that you don't return following the period of unpaid leave you agree to repay any employee pension contributions to BA to ensure that the period of unpaid work is counted as pensionable service. You agree that this sum may be deducted from any monies owing to you on termination of your employment.

What about my Additional Voluntary Contributions (AVCs)?

If you make regular AVCs they will continue if there is sufficient pay during each pay period to make the deductions.

Is my death in service benefit affected?

No, if you're a member of a BA pension scheme and you die during unpaid leave, your death in service benefit will apply.

Voluntary unpaid work

If you are a member of APS, then your pension is unaffected by voluntary unpaid work as employee and employer contributions will remain unchanged. If there are insufficient funds in

a particular pay period to cover employee contributions your employee contributions will be reclaimed from the next or subsequent pay periods as determined by British Airways.

How is my pension impacted?

If you are a member of APS and BAPP, then your pension is unaffected by voluntary unpaid work as employee and employer contributions will remain unchanged. If there are insufficient funds in a particular pay period to cover employee contributions your employee contributions will be reclaimed from the next or subsequent pay periods as determined by British Airways.

What about my Additional Voluntary Contributions (AVCs)?

If you make regular AVCs they will continue if there is sufficient pay during each pay period to make the deductions.

Is my death in service benefit affected?

No, if you're a member of a BA pension scheme and you die during unpaid leave, your death in service benefit will apply.

Where can I find information about what's happening around British Airways?

For information about BA or IAG, visit the [IAG Newsroom](#).

BA Clubs are also posting regular updates about their services on the [BA Clubs website](#).

Previous FAQs

You can find the answers to the following FAQs in our [last update](#):

Using our website: www.mybapension/aps

I've forgotten my password

I've changed my email address and forgotten my password

Active and deferred members

I am being made redundant, can I draw my pension?

I might need to draw my pension, how do I get a retirement quote?

I have returned my retirement election forms and I am retiring soon. Will I get my pension and lump sum on time?

Pensioners

Will my pension continue to be paid if the BA Pensions Team's office has to close?

I live abroad and I've heard that my country's financial system is struggling to cope. Will I still receive my pension payments?

Additional Voluntary Contributions (AVCs)

I am concerned about how the fall in world stock markets will affect my AVCs.
What unit price applies if I switch into, or out of, the MPF?

Pension benefits if you die

What benefits would be paid if I die?

APS' Funding and the security of the Scheme

Where can I find the latest information on the Scheme's funding?

How safe is the money in the pension scheme?

What happens if BA becomes insolvent?

What is the Pension Protection Fund (PPF)?

Do pension schemes automatically enter the PPF if their employer goes bust?

Who pays for the PPF?

Where can I find more information about the PPF?

Contact us:

If you need to ask for a quotation or ask a question about your pension

Please use the '[Contact us](#)' form on www.mybapension.com/aps. Our telephone service remains closed while we prioritise our essential member services.

If you need to report the death of a pensioner

Please download, fill in and send the '[Death notification form](#)', available on the 'Forms' page of our website www.mybapension.com/aps.

If you need to write to us

Our postal address is British Airways Pensions, PO Box 2074, Liverpool, L69 2YL.

Stay up to date:

Please visit the '[Latest news](#)' page of our website to keep up to date.