Your complaint about Scottish Widows - TPAS ref. 163274

- Robert Jones <Robert.Jones@PensionsAdvisoryService.org.uk>
-
- sep 8 a las 3:36 A.M.

Para

- 'ian.mcinnes@yahoo.com.mx'

Texto del mensaje

Dear Mr McInnes

Further to previous correspondence you've recently exchanged with my colleague Denis O'Brien, I'm emailing to introduce myself as your TPAS caseworker. Please find enclosed a leaflet which explains our role as well as the Pensions Ombudsman's.

I gather your complaint is about the hurdles Scottish Widows placed in front of you when trying to access your benefits from them. You feel they asked for more proof of identity than they needed to. From what I can see on file, you raised a complaint by email. And their initial response was to suggest a telephone call to discuss the matter. You explained why that wouldn't be appropriate. They then put forward a new solution for you to send the necessary documentation via your bank.

I take it that you didn't proceed with their suggestion on that because of exchange rate movements which meant it was no longer as beneficial for you to take the benefits. So you decided against proceeding with their suggestion.

Having reviewed the paperwork, I'm not sure we'll be able to help you with your complaint. It seems to be mainly about the verification requirements they have for anti-money laundering purposes. We aren't experts on anti-money laundering provisions. And, even if it's the case that you can show they've added an extra layer of protection in terms of the ID verification they require, I don't think they'd be likely to agree that was undoubtedly wrong. If their process is to ask for more verification, we can't interfere with that.

But, having said that, I think I could ask them why they wrote to you in the post following your initial request (when you'd made it clear that contact by post should be avoided), and to ask if they agree they could've suggested you email documents via your bank earlier.

However, I'm not confident that would ultimately lead them to agree to backdate your benefits to April, which I gather is what you're seemingly looking for as an outcome. So, although I could contact them to ask them about those issues, it may only be likely to lead to an explanation and apology, if anything (i.e. only if they accept they could've done more to help you in those regards).

If you would like our further input in the matter, please complete and return the enclosed form of authority. We wouldn't normally recommend returning the form by email, as it isn't generally considered a secure medium for personal data. And we ideally need the original form for our files. But I'm conscious that the issues in your case centre around an inability to return soft copy documents, so you may prefer that option despite the possible security risks.

If you have any questions about this email, please feel free to contact me.

Regards
Robert Jones
Technical Specialist
Dispute Resolution Team

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