

Re: Preserved pension at age 60

De: Ian McInnes (ian.mcinnnes@yahoo.com.mx)

Para: Jan.Parkinson@equiniti.com

Fecha: sábado, 9 de abril de 2016 16:50 GMT-5

I can confirm that I have not presented any cheques from Equiniti Paymaster; nor am I able to do so here in Mexico.

Regards,
Ian McInnes.

De: Jan Parkinson <Jan.Parkinson@equiniti.com>
Para: 'Ian McInnes' <ian.mcinnnes@yahoo.com.mx>
Enviado: Viernes, 8 de abril, 2016 5:31:59
Asunto: RE: Preserved pension at age 60

Dear Mr McInnes

I am writing with reference to your e mail below.

After much going back and forth I have received confirmation that our commercial bank have now updated their database to include your Mexican bank account details using the CLABE number.

I see from your records that there are 7 outstanding pension cheques up to the 16 April 2016 and an outstanding cheque for your terminal grant. Please can you confirm that none of these cheques have been presented for payment and that you have received no funds for them.

On receipt of your confirmation I propose to cancel all the payments and reissue all funds due to your bank in local currency.

I look forward to your reply.

Kind regards

Jan Parkinson

Jan Parkinson

Senior Pension Administrator, Veterans UK Pensions,
Equiniti Pension Solutions Operations

Telephone +44 1293 604327 Internal 4327

Equiniti Paymaster
Equiniti Paymaster - Paymaster (1836) Limited, Sutherland House, Russell Way, Crawley, West Sussex, RH10 1UH

jan.parkinson@equiniti.com

www.equinitipaymaster.com



From: Ian McInnes [mailto:ian.mcinnnes@yahoo.com.mx]

Sent: 03 February 2016 23:26

To: Jan Parkinson

Subject: Re: Preserved pension at age 60

Reference 7190293A

Dear Ms Parkinson,

Thank you for your email (to which I have previously replied) and offer of further assistance.

I must tell you that I have still received no payment in respect of the Preserved Pension due to me from my 60th birthday, which was on the 13th September 2015. This is despite my having sent the correctly-completed APO Form 44 by DHL signed-for letter on the 6th June 2015, and doing my competent best to expedite payment since.

I am reverting to your email address, since my correspondence with the account named SPVA Pensions has been unsatisfactory. Their last was a baffling Automated Response, which appears intended to kibosh any further communication with them via email.

Also, it appears that they are refusing to make payment, although I long ago returned the required form with all the necessary and correct information. As I commented, I have received numerous funds transfers from the UK on supplying these details, without any issues whatever. The only failure to make transfers to my bank account here has been that of your "overseas banking team".

The country-specific part of the form on which I must supply banking details for Mexico is patent nonsense. In particular, it requests a 3-digit Bank Code plus an Account Number of up to 34 (!) digits. In fact (since 2004), Mexican banking institutions require a single 18-digit value known as a CLABE (this integrates the Bank Code, Branch, and Account Number). In dealing with this, I supplied full information on this form (with the CLABE populating the Account Number field), plus an explanation that should have made things clear. I attach a copy of the form I originally sent, which remains the definitive source of my bank details.

Their response was that my form had been rejected, on the grounds that I had not supplied the 3-digit Bank Code that they asserted was required for Mexico. I found it pretty irksome that (a) not only had no effort whatever been made to determine the Mexican banking requirements in creating this form (gross negligence), but that (b) this had been compounded by a total disregard for my efforts to work around it or to check the requirements (negligence and/or intransigence). Please read this email, and my reply to it (appended below).

On sending my reply, I received the aforementioned Automated Response. Since then, I have waited another two and a half weeks, without receiving either payment or any further response by email. The latter is possibly because they replied by post (as indicated on this Automated Response), even though I chose to correspond by email on the AFPS Form 8 that I returned. Recent experience shows that post is likely to take over three months to arrive (if it arrives at all). It is therefore not in general a practical option, and is certainly not an appropriate way to respond to my email. I find it hard to view this Automated Response as other than deliberate obstruction.

Nearly 5 months have now passed since I was due the Terminal Grant. Although much of the delay is due to the inordinately slow post between here and the UK, this fiasco has been seriously aggravated by (at best) negligence on the part of those responsible for processing my

application. For my part, I have consistently supplied full and correct information as soon as I have been able to. If I do not receive an early and satisfactory resolution to this serious matter (involving fulfilment of all due payments), I must seek means (including legal action) of obtaining redress.

Yours sincerely,
Ian McInnes.

E-mail received 11 January 2015 from SPVA Pensions

Thank you for returning the bank mandate form to have your pension paid to your account in Mexico.

Unfortunately, this form has been declined by our overseas banking team as they require the 3 digit bank code for payment to be made to Mexico. I note that you state the only code you have is 9 digits, however, our overseas team state this appears to be an American transit code which Citibank, who deal with our overseas payments, are unable to use to set up as beneficiary.

I am returning the form to you to enable you to confirm if this information is correct with your bank. I have also enclosed a new mandate form for you to complete once the 3 digit code is known.

My Reply to the Above

The form on which I am required to submit bank details is erroneous. It does not conform to the requirements of the Mexican Banking System, and the details it requests would not enable any transfers to be made to it.

In my efforts to cope with this, I supplied you with all the necessary information, plus an explanation including the fact that I had received numerous payments from the UK from various sources on the basis of it. But instead of taking heed of this, your "overseas banking team" has simply applied the dictates of this incongruous form.

In place of a 3-digit Bank Code and an Account Number of up to 34 (!) digits, the form should have requested the 18-digit CLABE that I supplied at the outset. A unique CLABE is assigned to each bank account in Mexico, and this is the key value required by Mexican Banking Institutions to carry out transactions. Again, my CLABE is: 021535040329564689.

I was not previously aware of the format of a CLABE (to end-users, this is a unitary "black box" value). However a search involving approximately five seconds typing and internet/database access time showed that it has the following structure:

Bank Code (3 digits)

Branch Office Code (3 digits)

Account Number (11 digits)

Control Digit (1 digit - for verification)

For an article in English, see <https://en.wikipedia.org/wiki/CLABE>. Your "overseas banking team" might also do well to do a little research on the internet using the search word "CLABE".

CLABE - Wikipedia, the free encyclopedia

The CLABE (Clave Bancaria Estandarizada, Spanish for "standardized banking cipher") is a banking standard for the numbering of bank accounts in Mexico. This standard is a requirement for the sending and receiving of domestic inter-bank electronic funds transfer since June 1, 2004...

[Ver en en.wikipedia.org](https://en.wikipedia.org)

Vista previa por Yahoo

The question of whether the Bank Code that forms its first three digits (in my case, 021 for HSBC) corresponds to that requested on the form is irrelevant, since this form is nonsensical (and items named 'Bank Code' are used frequently in various contexts). From the above, it is clear that your form does not even capture the necessary information, never mind the format in which it must be given. Had I completed it

exactly as specified, no transaction would have been possible (you would then no doubt have claimed that this failure was due my having supplied incorrect data).

For these reasons, there is no point in my again completing and returning this form. I have already given you (several times now) the necessary and correct information, and trust you will use this to make the due payments without further delay.

De: Jan Parkinson <Jan.Parkinson@equiniti.com>

Para: "'ian.mcinnnes@yahoo.com.mx'" <ian.mcinnnes@yahoo.com.mx>

Enviado: Martes, 22 de diciembre, 2015 9:54:41

Asunto: Preserved pension at age 60

Dear Mr McInnes

I have been passed your e mail of the 15 December 2015 addressed to Mr Kenny Blair for reply as Equiniti is the paying agent for Armed Forces pensions.

I note from your e mail that you have returned a payment mandate three times regarding your pension. I regret to inform you that these documents have not been received at Equiniti and therefore I have attached a further copy for you to print and complete please.

The completed and signed document can be scanned and returned to me by e mail but please be aware that this office does not operate a secure e mail facility. Alternatively it can be faxed to +44 1293 604010 for my attention. Please confirm by e mail if you have taken this option.

Once your completed mandate is received in this office and your details have been included on our commercial bank database all unpaid cheques will be cancelled and reissued to your bank account.

Please do not hesitate to contact me if I can be of further assistance in this matter.

Kind regards

Jan Parkinson

Jan Parkinson

Senior Pension Administrator, Veterans UK Pensions,
Equiniti Pension Solutions Operations

Telephone +44 1293 604327 Internal 4327

Equiniti Paymaster

Equiniti Paymaster - Paymaster (1836) Limited, Sutherland House, Russell Way, Crawley, West Sussex, RH10 1UH

jan.parkinson@equiniti.com

www.equinitipaymaster.com



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