

24 August 2016

Our Reference: EDH/10982346/EC

Scottish Widows Limited
PO Box 902
15 Dalkeith Road
Edinburgh EH16 5BU
Tel: 0131 655 6000
Fax: 0131 662 4053

Mr Ian McInnes
Clavel 322
Col. Palo Alto
Zamora
CP59618
Michoacan
Mexico

UK Free Phone: 0800 028
7350
Alternative from Mobiles:
0131 549 9770
Colleague Pin: 1580953

Dear Mr McInnes

Thank you for contacting us in regards to your two pension policies. We always welcome customer comments as it gives us the opportunity to restore your confidence.

You are unhappy that we have failed to settle your policies in a timely manner. You believe our means of communication are unsuitable and you are unhappy that we have failed to clearly set out our requirements for satisfying our Identification and Verification process. You sent us documents via email and we are insisting that these be sent by post.

We appreciate how the situation makes you feel, however, we cannot uphold your complaint on this occasion.

We appreciate the difficulties you may face with the postal service in Mexico. Scottish Widows is a UK based company and our processes are set to suit the majority of our customers. We cannot be held responsible for any mail you have not received in a timely manner due to the Mexican postal service.

Until such times as all of our requirements are met, no claim can be initiated. This would include satisfying any Identification and Verification requirements. These are required under UK legislation and we would ask all customers to satisfy these requirements prior to the settlement of these types of pension policies.

I have checked the history of your case in depth and can find no evidence that we have delayed any response to your enquiries. We have responded to your correspondence in a timely manner each time. Any delay you have encountered in receiving correspondence from us is not a result of Scottish Widows inaction.

We have supplied you with our Identification and Verification requirements and details of who you can use to verify these documents on numerous occasions. I have enclosed a copy of this document once more for your convenience.

I trust I have been able to explain our position to you. If you wish, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge – but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Please find a copy of the Financial Ombudsman Service's leaflet enclosed or you can visit their website at financial-ombudsman.org.uk. If you've any questions or further information, please feel free to call me.

Yours sincerely



Euan Craighead
Complaint Manager, Customer Service



Financial
Ombudsman
Service

phone us

0800 023 4 567

switchboard 020 7964 1000

from outside the UK +44 20 7964 1000

write to us

Financial Ombudsman Service

Exchange Tower

London E14 9SR


email us

complaint.info@financial-ombudsman.org.uk

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 Financial Ombudsman Service

 financial-ombudsman.org.uk

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