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- 
- jul 6 a las 5:45 A.M.

Para

- ['ian.mcinnnes@yahoo.com.mx'](mailto:'ian.mcinnnes@yahoo.com.mx')

## Texto del mensaje

Dear Ian,

Thank you for the following emailed enquiry:

*I am resident in Mexico, and have attempted to encash two Personal Pension plans of Scottish Widows. Essentially, I am quite legitimately unable to meet the requirements of proof of name and address that they state the government requires for this encashment, and thus obtain payment.*

*It is my understanding that in order to obtain a ruling by the Pensions Ombudsman, I must first have completed the Scheme's Internal Dispute Resolution Procedure. Having searched on the internet and found no reference to an IDR for Scottish Widows, I emailed them asking that they send me this; to which I received this stunning response (copied and pasted from the password-protected PDF they sent):*

*"Thank you for your email dated 26 June 2016 in reference to you pension policies P56879Q, N80803X.*

*Unfortunately we are not aware of the expression "Internal Dispute Resolution Procedure" If you would be kind enough to clarify what you want, we would be happy to assist you if we can."*

*I can only interpret this a a refusal to supply me with this document, and thus deny me any means of pursuing my case.*

*I would therefore be grateful if you would resolve the following issues:*

- 1. How I can obtain the IDR for Scottish Widows, or otherwise how I can pursue my case if such cannot be obtained*
- 2. What verification of Name and Address is required by the government in order to take a lump sum from a Personal Pension Scheme*

To start with, it may help if I clarify our role which is to try to help individual members of the public who require general information about pensions, or are concerned about their entitlement under an occupational, personal pension or stakeholder pension scheme. In helping members of pension schemes our aim is to ensure that they receive their correct benefits from the trustees/scheme authorities and understand their rights but we do not give legal advice.

Furthermore, when there is evidence of maladministration which has created financial loss for an individual and the individual has done what they can to resolve the matter in writing, we will consider mediating with the parties involved on behalf of the individual to seek satisfactory resolution. We have no statutory powers but use our skill and experience to mediate with the parties concerned to try and reach a successful outcome to ensure the individual has not suffered a financial loss.

In the following link you will find a leaflet outlining our role "Who we are" as well as our leaflet "Avoiding and resolving disputes" for your information and assistance:

<http://www.pensionsadvisoryservice.org.uk/publications/category/leaflets-and-guides>.

From these you will note that when a problem arises with a pension scheme, the first thing to do is to raise this in writing with the people responsible asking that they support their feedback with copies of appropriate documentation / legislation. This will give the parties involved an opportunity to either correct an error if one has taken place or justify their actions.

Once you have received a response or if you have already written and received a response or if an acceptable response has not been forthcoming within a reasonable period of time, if you remain dissatisfied and believe the treatment is unfair, you can then write to us with a summary of your concerns, supplying copies of **all** items of relevant correspondence and documentation, whereupon we will review the position to see if we can help. Please note, we will need actual copies of the correspondence rather than summaries, excerpts or transcripts.

In the meantime I can explain that Internal Disputes Resolution Procedures (IDRP) are features of occupational pension schemes. Personal pension plans are not occupational pension schemes and they do not have IDRP. In other words, to escalate an unsuccessful complaint to the Pensions Ombudsman Service for a personal pension plan you can do this once you have exhausted your written efforts to have resolved this - there is no IDRP to complete first. There is also no obligation to avail yourself of our services although the POS will often suggest that you do.

As to evidence of identity, this is not a pensions specific matter; it is a requirement for all financial organisations. Consequently, it is beyond our area of expertise but I have managed to find the following links to Government information on this topic which may help you: [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/372271/mlr8\\_tcsp.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/372271/mlr8_tcsp.pdf) and <https://www.gov.uk/guidance/money-laundering-regulations-your-responsibilities>. As mentioned, we are not expert with this matter so it may be more appropriate for you to refer to the Information Commissioner (IC) about this. I am attaching a link to the IC's website for your assistance: <http://www.ico.gov.uk/>.

I hope this has helped.

*As money related decisions can be those that affect our life the most you may be interested in a new free service we have been given access to that will help you know when and where to trust your own 'money' judgement in future. Bamboozing is an easy online test. It takes about ten minutes and provides you with a free report that will give you an insight into your 'financial personality' and how that might, or might not, sometimes serve you!*

Click the following link to get started: [How are you Bamboozing?](#)

Kind regards,

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