

<https://shropshirecountypensionfund.co.uk/wp-content/uploads//2015/07/Communication-Policy-Statement-June-2015.pdf>

4.2 The Fund provides information to members on fraud or financial misuse. These subjects have been included in member newsletters and as part of presentations at the Retired Member and Annual Meetings. The Fund's bi-annual newsletter to Retired Members is called 'InTouch' and is issued to home addresses in the spring and autumn. The articles included in the magazine are picked to ensure the latest scheme news is provided along with other relevant topics. In recent years, the following topics have been covered; Freedom and Choice, National Fraud Initiative, Card Fraud Awareness and Pension Fraud. All editions of InTouch are available for members to read on the pension Fund's website.

4.3 From 1 June 2013, the Fund has only sent retired members a paper payslip when the net pay either increases or decreases by £5 or more from the previous month. This made a substantial saving in printing, postage and paper costs but still provided a payslip to alert the member if their net pay had changed.

5. Change of personal details

5.1 A number of processes are in place to deal with a request to change a member's personal details held by the Fund. Personal details include bank details, address details, marital status and the member's beneficiaries. Any requests to change personal details via a phone call are refused. The Fund only accepts changes signed by the member. This document is then recorded on their individual record. The Fund will also decline any request to pay a retired members pension into a bank account which is not held in the member's name.

6. Dealing with 3rd party enquiries

6.1 The Fund has a clear process to manage 3rd party enquiries on behalf of members. No personal information is provided over the phone and the Fund will only action a request from a 3rd party, such as a divorce or transfer request, after receiving written consent from the member. When written consent has been provided the Fund will only send pension information to the member's home address and not directly to the 3rd party i.e. a financial advisor. Statutory paperwork is used and has to be completed satisfactorily prior to the transfer out of benefits. When the Fund is informed of a lasting (pre 2007 enduring) power of attorney only original copies will be accepted.

7. Transfers Out and Pensions Liberation

7.1 When a member leaves the Scheme they can request a transfer out of benefits. Pension liberation fraud can occur if a member is targeted by certain companies to transfer benefits to an unregulated scheme before the age of 55.

7.2 A process is in place to mitigate the risk to members who make a request to transfer to the type of scheme where pension liberation can occur. Transfer requests to a Defined Contribution Scheme which offers flexible benefits can only be made when the appropriate form is completed. See **Appendix A and B** for examples of the forms. The request forms provide the member with pensions scam information: <https://shropshirecountypensionfund.co.uk/left-but-no-benefits-paid/about-your-pension/when-is-a-deferred-pension-paid/pensions-liberation/>, and the Fund has a clear escalation process of how to deal with suspected pension scams in relation to pension liberation. Pension's staff follow the Pensions Regulator's Action pack for trustees and administrators, which contains a checklist to complete to indicate when a scam could be occurring.

8. Pension Team Training

8.1 Pensions Staff undertake Counter-fraud, bribery and anti-corruption training. This is part of induction training for new staff. Annually the Pensions Team undertake the Handling Personal or Sensitive Information training. All pensions' staff handle personal information on a daily basis and the e-learning module provides examples of situations of how to take responsibility for using information safely. The learning is split into two levels with level 1 designed for all staff handling personal information and level 2 designed for those who have specific responsibility for handling information. The Fund receives a regular audit of its administration service and as part of this checks are made to ensure that all staff have completed the required training.

9. National Fraud Initiative

9.1 The Fund participates in the National Fraud Initiative. This initiative requires that payroll and pensions data be made available for bodies responsible for auditing and administering public funds. Being part of the National Fraud Initiative means that the Fund shares information with other public bodies, such as the Department for Work and Pensions, in order to prevent and detect fraud. All data sharing is dealt with in line with the Data Protection Act 1998 and the Code of Data Matching Practice 2008.

List of Background Papers (This MUST be completed for all reports, but does not include items containing exempt or confidential information)

05/02/2016 Item 10 Issues relating to Scamming
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Cabinet Member (Portfolio Holder)
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NA

Local Member

NA

Appendices

Appendix A – CETV Request Form (Active)

Appendix B – CETV Request Form (Deferred)
