

Ombudsman's Determination

Applicant	Mr T
Scheme	Accenture Retirement Savings Plan (the Plan)
Respondent	Accenture (UK) Limited (Accenture) on behalf of Willis Towers Watson (WTW)

Outcome

1. I do not uphold Mr T's complaint and no further action is required by Accenture (UK) Limited.
2. My reasons for reaching this decision are explained in more detail below.

Complaint summary

3. Mr T's complaint about WTW, the administrators of the Plan, is that it took too long to complete the transfer of his benefits out of the Plan, and that the transfer process is inadequate.

Background information, including submissions from the parties

4. On 6 June 2016, WTW received Mr T's instructions to transfer his benefits in the Plan to Tilney Bestinvest, the receiving scheme. A copy of Mr T's passport was not included in the documents received.
5. On 8 June 2016, WTW requested a copy of Mr T's passport from the receiving scheme. Mr T provided a copy of his passport on 9 June 2016. On the same day, WTW wrote to HM Revenue & Customs (**HMRC**) to verify the registration of the receiving scheme.
6. On 27 June 2016, WTW received confirmation from HMRC. Following this, on 28 June 2016, WTW instructed disinvestment of Mr T's fund in the Plan.
7. On 4 July 2016, WTW sent the transfer amount to the receiving scheme.
8. Mr T complained to WTW about the time it took for the transfer to be completed, the request for a copy of his passport, and the "whitelist" procedure followed by WTW.

9. The complaint was dealt with by Accenture under the Plan's Internal Dispute Resolution Procedure (**IDRP**). Accenture said:
- The request for Mr T's passport was reasonable, but it recognised that the speed of the transfer could have been improved if the request had been made directly to Mr T.
 - It recognised that following the "whitelist" process would be likely to result in transfers, to schemes not on the list, taking longer to complete. However, it was appropriate to continue the approach, especially bearing in mind the risks of pension scams and the Pension Regulator's 'due diligence' requirements. Prudent steps are being taken to ensure that the list is maintained on an ongoing basis. Member communications could be improved in this respect and WTW would address this issue.
 - Overall, it decided that the transfer timescale of less than a month (18 days of which were spent awaiting a response from HMRC) was reasonable.
10. Mr T brought his complaint to us. He remains unhappy with the additional check to HMRC carried out by WTW on the receiving scheme. He says that this was unnecessary and introduced a delay to the transfer process. He further says that WTW has transferred other plans to the receiving scheme before, and the delay prevented him from being able to purchase more units in his new Self Invested Personal Pension (**SIPP**) because the price of the units increased during the transfer process.

Adjudicator's Opinion

11. Mr T's complaint was considered by one of our Adjudicators, who concluded that no further action was required by Accenture. The Adjudicator's findings are summarised briefly below:
- WTW's decision to operate and maintain a "whitelist" of pension schemes is a matter for WTW and its commercial decision. It is for WTW to decide which schemes are included on its list and how that list is maintained. It is not the role of the Pensions Ombudsman to make such decisions for WTW.
 - It is for WTW to satisfy itself about the status of the receiving scheme and carry out due diligence prior to acting on Mr T's transfer instruction.
 - Despite WTW writing to HMRC, the transfer of Mr T's benefits was completed within a month. This appears very reasonable.
 - It was reasonable that WTW asked the receiving scheme for a copy of Mr T's passport, because the receiving scheme would usually have completed identification checks and obtained such information.

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- WTW's decision to write to HMRC, for confirmation of the receiving scheme, does not amount to maladministration.

12. Mr T did not accept the Adjudicator's Opinion and the complaint was passed to me to consider. Mr T provided his further comments, which do not change the outcome. I agree with the Adjudicator's Opinion, summarised above, and I will therefore only respond to the key points made by Mr T for completeness.

Ombudsman's decision

13. Mr T says that if WTW wants to ensure that no scam or fraud was taking place, it is better to request a copy of a passport directly from the passport holder rather than a third party. He says that, although WTW received his completed transfer application on 6 June 2016, he had been corresponding with WTW for a while before that. Accordingly, the transfer took more than 30 days. Providers such as WTW should be able to obtain confirmation from HMRC within 24 hours or a few days. Besides, it was unnecessary for WTW to write to HMRC regarding the receiving scheme.
14. I agree that WTW could have asked Mr T directly for a copy of his passport, but it was equally not wrong to ask the receiving scheme.
15. In addition, although WTW may have been in correspondence with Mr T prior to receipt of the completed transfer application, the timescale only starts from when all its requirements are met, and when the official instruction is received.
16. It may be possible to complete a pension transfer in a matter of days, but that does not mean that all transfers will meet the same timescale. Also, WTW has no control over how long it may take HMRC to respond. WTW may have previously conducted transfers to the receiving scheme under different circumstances, but every transfer is different and will be judged on its own merits. In this case, the receiving scheme was not on WTW's "whitelist", and that required WTW to write to HMRC for confirmation of the receiving scheme's registration.
17. Overall, WTW complied with its own internal procedures, the time taken to complete the transfer was well within the statutory maximum and in my view was reasonable, therefore, I do not uphold Mr T's complaint.

Karen Johnston

Deputy Pensions Ombudsman
20 June 2017