



EMAIL ONLY [REDACTED]

3 May 2022

Dear [REDACTED]

Freedom of Information Ref: FOI 187

Thank you for your Freedom of Information request received on 25 April 2022. We are pleased to respond as follows:

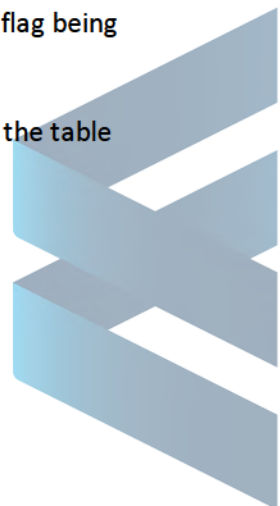
1. Since the introduction of the new transfer rules in November 2021, which introduced a system of red and amber flags and gave trustees power to refuse or pause transfers where there is a heightened risk it may be part of a scam, how many members have taken scam guidance from the Money and Pensions Service broken down month by month?

Data is to 31.3.2022

December	20
January	109
February	222
March	505
<b>Total</b>	<b>856</b>

2. In the same time frame, how many members have taken scam guidance as a result of an amber flag being raised by a trustee (similarly broken down month by month)?

We only give appointments where amber flags have been identified, the numbers are as in the table above.





3. In the same time frame, do you keep a record of which amber flag was raised by the pension scheme? If so, please could you provide a breakdown of the number of scam guidance sessions by the different amber flag referrals?

We keep a record where the member is given the details of amber flags by the transferring scheme. The data we have where the amber flag is given is shown below to 31.3.22:

Complex investment structure	45
Evidence provided not genuine	13
High risk/unregulated investments	81
High volume to same scheme	15
High volume with same Financial Adviser	5
Overseas investments	134
Unclear/high fees	55

4. In the 12 month period prior to the regulations were implemented, how many calls did the Money and Pensions Service have with customers where the reason for the call was to discuss pension scams?

In the 12 months to 31.11.21 we took 482 calls (including webchats) in relation to pension scams.

If you have any queries about this letter, please contact us quoting the reference number above.

#### Your right to complain under the Freedom of Information Act

If you are not happy with this response you can ask for an internal review by e-mailing [foi@maps.org.uk](mailto:foi@maps.org.uk) or by writing to Money and Pensions Service, 120 Holborn, London, EC1N 2TD. Any review request should be sent within two months of the date of this letter.

If you are not content with the outcome of an internal review, you may apply directly to the Information Commissioner's Office (ICO) for a decision. Generally, the ICO cannot make a decision unless you have exhausted our own complaints procedure.

The ICO can be contacted at: Wycliffe House, Water Lane, Wilmslow Cheshire SK9 5AF  
<https://ico.org.uk/global/contact-us/> or Telephone 0303 123 1113 or 01625 545745.

Yours sincerely



**Money &  
Pensions  
Service**

The Money and Pensions Service

**Money and Pensions Service**

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