

# Pension scams questionnaire



Btppensions.co.uk

csu@railpen.com

0800 012 1117

PO Box 300, Darlington,  
DL3 6YJ

**Member name:**

**Member reference:**

Beware – pension scams are increasing and can be difficult to spot. If you are considering a transfer or are close to retirement, you are particularly at risk. You can find more guidance on avoiding scams on our website at [www.btpensions.co.uk/resources/safety-and-scams](http://www.btpensions.co.uk/resources/safety-and-scams) and by visiting the Financial Conduct Authority website at [www.fca.org.uk/scamsmart](http://www.fca.org.uk/scamsmart)

Please complete this questionnaire using black ink and capital letters, and ensure you sign it before returning. This will help us consider if you are putting yourself at risk if you proceed with the transfer.

It is important that you complete this questionnaire yourself, rather than pass it on to the receiving scheme or your adviser to complete for you.

Failure to complete this questionnaire may delay or prevent your transfer request being processed.

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How were you first made aware of the receiving scheme?

Did the receiving scheme/adviser or sales agents/representatives for the receiving scheme make the first contact (e.g. by email, letter, phone call, text or via social media)? Were you offered a free pension review?

Please explain how the receiving scheme has been described to you in any text or phone calls.



Please provide details of any promotional materials, text messages, emails or letters which you have received about the receiving scheme.

Who recommended that you proceed with the transfer? Are they based in the UK or overseas?

Have you been given a formal Advice or Suitability Report which is specific to you and your circumstances and covers your attitude to risk and the investments that will be made on your behalf?

Were you told that you could take advantage of a loophole, a 'time-limited' offer or receive a higher tax-free lump sum as a result of transferring? Was a courier used to deliver or collect any documentation?



Have you received written details of any fees, charges or exit penalties (e.g. if you wish to access or transfer the investments within 5 to 10 years) you would have to pay, or how they will affect the value of your investments? If so, can you explain these fees, charges or penalties?

Have you received a Key Features or Terms and Conditions document?

Have any transfer requests for other pension plans, which you may have with other providers or administrators to this scheme, been refused?

Do you know how your money will be invested? Have you been promised a specific/guaranteed rate of return?



Please confirm if you have received any indication that you could access your benefits before age 55 in the receiving scheme, other than on the grounds of ill health.

Have you been told that you will be able to draw a higher tax-free cash sum as a result of transferring?

Will you be receiving any cash payment, bonus, commission or loan from the receiving scheme or its administrators as a result of transferring your benefits?

Have you been informed that this transfer payment will give you the opportunity to invest in property?

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What is your email address? Please provide at least one email address we can contact you on in case we need further information. Failure to provide this could delay the transfer.

What is your telephone number? Please provide at least one telephone number we can contact you on. Due to recent changes in our processes, and advice provided by The Pension Regulator, we are required to make telephone contact with members before releasing the transfer payment.

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## Member declaration:

*Please tick as appropriate*

I can confirm that I am currently seeking independent financial advice.

I can confirm that I am **not** currently seeking independent financial advice.

## Details of my independent financial adviser:

Title (Mr/Mrs/Miss/Other):

First name:

Surname:

Company address:

  
  
  

Postcode:

I can confirm that the information provided on this questionnaire is true to the best of my knowledge.

Signature:

Date signed:

 /  / 

**Thank you. Please return this form to the address at the top of this page.**