

10 May 2021

Final report by the Complaints Commissioner**Complaint number FCA00900***The complaint*

1. On 11 March 2021 you asked me to investigate your complaint about difficulties you are experiencing in transferring your final salary pension scheme. You had complained to the Financial Conduct Authority (FCA) about this in January 2021.

What the regulator decided

2. The FCA's Decision Letter dated 19 February 2021 explained that your complaint did not fall within this Complaints Scheme as your pension scheme does not come under FCA regulation.

Why you are unhappy with the regulator's decision

3. Your email to me of 11 March 2021 explains the underlying issue you are seeking to resolve with your pension provider and hopes that I can help you.

My analysis

4. You are seeking assistance with the transfer of a pension scheme. The Financial Regulators Complaints Scheme covers complaints about the way in which the regulators have acted or omitted to act in relation to their 'relevant functions'. Unfortunately, as the FCA has explained, your pension and those involved with it do not fall within the FCA's regulation and are therefore not covered by this Scheme. You were correctly referred to the Pensions Ombudsman by the FCA.

My decision

5. I am sorry that I cannot help you but for the reasons stated your complaint does not fall within this Complaints Scheme. I can only repeat the FCA's suggestion that you contact the Pensions Ombudsman: <https://www.pensions-ombudsman.org.uk/>. You may also wish to contact the Money Advice Service

who can offer free advice on pensions and retirement:

<https://www.moneyadviceservice.org.uk/en/categories/pensions-and-retirement>

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Complaints Commissioner

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