



Martin Lewis, Money Saving Expert &
Austin Lafferty, Solicitor

Via email

**Hadrian House
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25 February 2026

Our Ref:

Your Ref:

Dear Mr Lewis & Mr Lafferty,

Power of Attorney – Verification Codes

I write in response to your letter of 5 February 2026, in respect of the above.

As you have pointed out, if you register a Power of Attorney (PoA) in Scotland there is currently no facility to share that information electronically with key organisations such as those within the financial sector, or for them to directly access documentation to validate same.

I agree that such a system would be beneficial to those trying to set up, operate and administer a PoA (and potentially some other types of order under our legislation).

As you have highlighted, there are several frustrations, including delays impacting those trying to set up and use a PoA, mostly within the financial sector. We are aware of these issues and are working with our colleagues from the other UK jurisdictions as well as other key organisations within Scotland to try and improve the situation. We are raising awareness of the differences across each jurisdiction, offering sessions to staff within the financial sector and assisting customers on a case-by-case basis when required.

OPG Scotland are currently in the process of replacing our case management system. Our current system is over 25 years old, and given its age and technological capabilities, it does not afford us the opportunity of offering a verification system at present.

This project to develop and deploy a new case management system is happening in three phases, the first phase went live in 2025, and the remaining two phases are expected to go live between March and September 2027.

This change will see our records and workflows moved to a more secure, efficient and modern platform, which would allow us to then develop and deploy additional features,

such as verification codes, customer self-service, and case tracking, all with the caveat that we would need to secure funding from Scottish Government to allow us to do so.

This new case management system is the first stage of what will become the digital transformation and modernisation of the OPG Scotland.

Although we cannot currently offer verification codes, we will be launching an Online Public Register as part of the above project, around April 2027. This will be a substantial way towards providing the ability to verify orders under the Adults with Incapacity legislation.

The Online Public Register will allow individuals and companies to search and check if a family member, friend or customer has a live order under Adults with Incapacity legislation, such as a PoA. It will be accessible 24/7 and the results will show what type of order is on record e.g. PoA, Guardianship, who has been appointed, whether they have been granted financial and/or welfare powers, whether that appointment is on a joint basis (where more than one individual has been appointed), when it was granted or registered, when it expires (relevant to some orders) etc.

This will be a valuable tool for stakeholders within the NHS, Police Scotland, the financial sector, and of course to families who are unsure if a loved one made provisions for potential incapacity. It offers an element of verification of the order, the appointments and whether they remain live at any given time.

I hope that I have been able to clarify my position in respect of the matters which you have raised.

Should you require any additional information please get back in touch.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Fiona Brown', written in a cursive style.

Fiona Brown
Public Guardian & Accountant of Court