



Martin Lewis and Austin Laffert

Our Reference: 202600505772

Your Reference: MoneySavingExpert: Power of Attorney process

5 March 2026

Dear Martin Lewis and Austin Lafferty,

Thank you for your letter of 5 February 2026, setting out concerns about the difficulties some people in Scotland experience when seeking to use a Power of Attorney (PoA), particularly in interactions with financial institutions. You highlight issues that can present real challenges for those affected. I recognise how important it is that adults and their families can have their authority recognised quickly and with minimal stress, especially at moments of vulnerability.

Responsibility for registering and administering PoAs in Scotland lies with the Office of the Public Guardian (OPG), which forms part of the Scottish Courts and Tribunals Service (SCTS). The SCTS operates entirely independently of the Scottish Government, and all operational decisions, including matters relating to systems and staffing, are made by the SCTS Board under the leadership of the Lord President.

While Scottish Ministers have no role in operational decisions, the Scottish Government continues to work closely with SCTS and OPG in support of wider service improvement. In recent years, the Government has prioritised this area by providing additional funding to support modernisation, including investment in the new case management system for OPG, the first phase of which went live in February 2025.

Scottish Ministers, special advisers and the Permanent Secretary are covered by the terms of the Lobbying (Scotland) Act 2016. See www.lobbying.scot

Tha Ministearanna h-Alba, an luchd-comhairleachaidh sònraichte agus Rùnaire Maireannach fo chumhachan Achd Coiteachaidh (Alba) 2016. Faicibh www.lobbying.scot

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I understand that the new case management system does not currently support verification functionality, but once the remaining phases are complete, which SCTS currently expect to be between March and September 2027, the modern platform would enable consideration of additional features such as verification codes, customer self-service and case-tracking. The timing and feasibility of future enhancements will depend on how SCTS balance this work with wider operational pressures, and on funding decisions taken in the next Parliament.

As part of the 2026–27 budget, the Scottish Government is providing increased resource funding to SCTS, with previously agreed in-year allocations consolidated into its baseline to help underpin a wider programme of modernisation. The Scottish Government will continue to work with SCTS as it determines its priorities for 2026–27, reflecting our commitment to improving the experience for people who rely on PoA services.

I note that the Public Guardian has also written to you directly with further detail on the current system, its limitations, and the modernisation work underway.

I hope this is helpful and thank you for bringing this matter to my attention.

Yours sincerely



ANGELA CONSTANCE