

Scotland Branch Newsletter

Issue 22



TACKLING THE CHALLENGES OF KEEPING IN TOUCH WITH OUR MEMBERS



Statement from the Branch Officers

The branch officers hope that members in Scotland have enjoyed a very happy Christmas and a peaceful new year.

Please note that all members meetings will now be held in the Maldron Hotel, 50 Renfrew Street, Glasgow G2 3BW. We hope you will agree this venue is more city centre based and convenient for public transport, with a short walk from Buchanan Street bus station and a 10-minute walk from Central and Queen Street train stations.

We apologise this could not be announced in time for the first meeting on 5 February due to the previous venue's late announcement of changes to room-hire booking arrangements.

The remaining meeting dates for

The Maldron Hotel, now the venue for all meetings, is more conveniently located

2026 will be the first Thursdays of May, September and November.

Should any member wish to attend any of the meetings virtually via Microsoft Teams, please contact Michael Kirby to make the necessary arrangements (contact details at the bottom of each page).

2026 Branch AGM

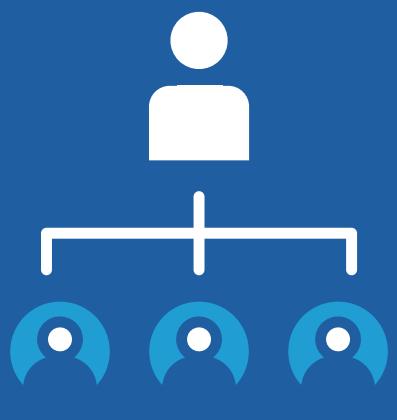
This important event will be held in the Maldron Hotel on Thursday 16 April from 11.30am. For catering purposes, please contact Michael Kirby to confirm your attendance. Please also advise Michael if you have any special dietary needs.

Branch Chair vacancy

This position was advertised in the previous newsletter, after the previous Chair stepped down. To date, no one has made a formal application, so it remains vacant until a Chair is elected, hopefully at the AGM on 16 April.

Membership Secretary Michael Kirby was elected by members at the EGM in September 2025 to serve as acting Chair until the AGM. This situation does not preclude any member wishing to make a formal application for the position. If you do, please email the Branch Administrator at Christine.McGiveron@cspa.co.uk giving a brief personal profile and what you can contribute to the CSPA Scotland Branch.

The full duties of the Scotland Branch Chair are set out on the next page.





£100 contactless card limit to be lifted

Millions of people will be able to set their own contactless card payment limits or even have no limit at all, the regulator has confirmed.

Banks and card providers will be given the power from March to set a maximum – or unlimited – single payment amount without the need to enter a four-digit PIN. But they are also being encouraged by the Financial Conduct Authority (FCA) to allow cardholders to set their own individual limits or switch off contactless entirely, with some banks already offering this function.

The FCA said it did not expect card providers to make immediate changes to the current limit in March but they had the flexibility to do so.

When contactless card payments were introduced in 2007, the transaction limit was set at £10. The limit was raised gradually to £15 in 2010, £20 in 2012 and £30 in 2015, before the Covid pandemic prompted a jump to £45 in 2020,

then to £100 in October 2021. While contactless cards currently have a £100 payment limit, anyone using their smartphone to pay can spend any amount without needing a PIN. Security features such as thumbprints and face ID offer greater protection, but concerns have been raised about cards being more attractive to thieves and fraudsters if high-value payments can be made with a tap of a card.

Protections already in place include prompts to enter a PIN after a series of consecutive contactless transactions. And consumers would get their money back if stolen by fraudsters, according to FCA executive director of payments and digital finance David Geale.

Cardholders will be allowed to set their own individual limits

Scotland Branch Chair duties

- The Chair is a Trustee.
- In accordance with health and safety legislation and in compliance with the Scotland Branch risk management plan, the Chair owes a duty of responsibility to all Scotland Branch members.
- The post requires competent ICT skills as much of the work is carried out via email and the internet and done within given time constraints.
- The Chair will work with the branch officers for the benefit of Scotland Branch members.
- Carry out all work in compliance with Scotland

Branch and national CSPA constitutions, as well as advice to groups and the Scotland Branch and the Data Protection Act 1998.

- Bring any succession planning and outreach ideas/projects in accordance with the Scotland Branch risk management plan for discussion at branch officer meetings and/or to be placed on the agenda for such meetings.
- Chair branch officer meetings and AGMs. The Chair has a casting vote as required.

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- Attend national Executive Council meetings – there are three a year in London or via Microsoft Teams, and one prior to the national AGM at that venue if required.
- Attend the national AGM.
- Compile reports on all of the above events, for delivery to Scotland Branch officers.
- Compile Scotland Branch Chair reports for the branch officer meetings, as well as Scotland Branch newsletters and any reports agreed by branch officers to be placed in *The Pensioner* magazine, working to the necessary deadlines.



Election for the Scottish Parliament

As 2026 is an election year for the Scottish Parliament, Scotland Branch officers have been busy updating the branch manifesto to be sent out to prospective MSPs.

In co-operation with public affairs and communications company LINCO, we had several Microsoft Teams meetings in November and December to discuss our needs and the best way to present our manifesto. Below is what was agreed should be our main priorities:

- A Commissioner for Older People to be appointed in Scotland
- The continuation of the state pension triple-lock
- The protection of universal benefits
- A living state pension for all that are entitled

- Improved accessibility to public transport for the elderly and disabled
- Safe social housing
- Utilise and protect Holyrood's devolved powers to support older people
- Disability payments to be increased annually by the rate of inflation
- Compensation to be paid to the WASPI women
- Adding age discrimination to the Equalities Act 2010
- Maintain Housing Benefit and Pension Credit
- Create a moratorium on "Shared Spaces" schemes
- Ensuring access to all and raising awareness on digital exclusion.

Keeping your details up to date



Membership Secretary Michael Kirby (details at the bottom of this page) is the man to contact for any alterations to your personal data held on the Scotland Branch section of the CSPA database – change of address, email or telephone number or any other membership

matters. Should any branch members prefer to receive future newsletters by email, please contact Michael Kirby with your email address.

Want to reopen a group?

Sadly, there are no groups operating in Scotland. If any members wish to consider re-opening the Glasgow or Edinburgh group, please email Branch Administrator Christine McGiveron at Christine.McGiveron@cspa.co.uk or call 07506 315826.

Branch website

The website, solely for Scotland branch members, is regularly updated by Michael Kirby with news and items relevant to Scotland. It also includes a link to the national website to allow non-members to join the CSPA.

The new website, created to present a more corporate image, is now identical to the national one. It is easy to navigate and there is a facility to give feedback. Just enter www.cspascotland.org.uk in your browser to have a look.

SP Energy Networks Priority Services Register

In the event of a power cut, our teams work around the clock to restore your electricity as quickly as possible.

To enquire about being placed on this register – phone 0330 1010 167

Help after losing a loved one

Invaluable advice from
Thompsons Solicitors

Losing a loved one is one of life's most difficult experiences. In the midst of grief, families often face the challenge of managing the paperwork and legal formalities that follow a death. At a time when the focus should be on supporting one another, the responsibility of administering an estate can feel overwhelming. Every family's situation is unique, but many share the same worry: "Where do we begin?" Understanding the process can help ease some of the stress during a difficult period.

Finding the will and understanding your role

One of the first steps is locating the original will. It may be at home or with a bank, a lawyer or a trusted relative. The will sets out who the executors are and how the estate should be distributed.

If no will exists, the process becomes more formal. A family member will need to apply to court to be appointed as executor. In these cases, you will also need to obtain a bond of caution, an insurance policy designed to ensure the estate is handled correctly.

Mistakes made during this process can result in the executor being held personally liable, which is why care and guidance are essential.

Gathering information and valuing the estate

Once the executor is appointed and has the required documents, the next step is to contact the deceased's bank, pension provider, insurance company and any other organisations holding assets. You will need to request valuations at the date of death. These figures are then compiled into a formal inventory of estate assets, which must be approved by court. This can be time-consuming and it's common for families to feel daunted.

Understanding inheritance tax and payments

Depending on the size of the estate, inheritance tax (IHT) may be payable. Calculating the exact

"Our role is to take as much of the burden off your shoulders as possible"

Any feedback regarding this newsletter would be very much appreciated.



Remember: do not leave The Pensioner magazine in doctors' or dentists' surgeries or any public places as it contains names and addresses of CSPA officers.

The CSPA is committed to ensuring that your information and privacy are protected.

amount can be complex, and care must be taken to be accurate. IHT must be paid within six months of the date of death, otherwise penalty interest begins to accumulate.

With the exception of funeral costs and IHT, no payments should normally be made from the estate in the first six months. This gives any creditors time to come forward. Paying beneficiaries too early can put the executor at financial risk if unexpected debts arise later.

You don't have to manage it alone

Administering an estate can feel like a heavy responsibility when you are grieving. Our specialist estate administration (executry) lawyers understand. We approach every situation with compassion, patience and clarity, ensuring families feel supported at each stage.

Kirsty Moran (pictured), Associate at Thompsons Scotland, writes: "We know how deeply painful it is to lose someone close.

Families often come to us feeling overwhelmed by the legal steps that must follow a death. Our role is to take as much of that burden off their shoulders as possible, guiding them through the process with sensitivity and care, and ensuring their loved one's wishes are carried out respectfully."

Whether we are appointed as executors or help you fulfil your duties, our team aims to make a complicated process as straightforward as possible. We keep you informed and help ensure your loved one's affairs are handled with dignity. If you are dealing with the loss of a loved one and need guidance, please know that you're not alone – our team is here to help you through every step.

Contact our team on 0131 473 6445 or visit our website at TalkToThompsons.com