

**From:** [REDACTED]  
**Sent:** 05 October 2018 15:18  
**To:** Cabinet Secretary for Social Security and Older People [REDACTED]  
**Cc:** [REDACTED]

**Subject:** CAS Payments: Credit Unions

Cabinet Secretary for Social Security & Older People,

**CAS Payments: Credit Unions**

I assured you yesterday that over 76,000 CAS Payments (totalling around £17m) had now been successfully paid with only a few outstanding exceptions. These exceptions are generally due to recently changed bank details resulting in returned payments from closed accounts. These are being dealt with as they are returned.

I wanted to alert you to one other emerging issue that is affecting a small number of clients.

Where clients are paid through a Credit Union, the payments go to a single main Credit Union bank account and the Credit Union then disperse to individual clients. These payments are included in the numbers above and **have been paid to the nominated Credit Union.**  
[REDACTED]

[REDACTED]

We do not have data to identify the exact numbers of clients affected. It will be low in overall numbers, for example Capitol Credit Union, one of the largest Credit Unions, have 7 clients affected. But they are likely to be some of our clients in greatest need.

[REDACTED]

Please let me know if you require any further details.

[REDACTED]



**David Wallace**  
**Chief Executive**  
**Social Security Scotland**  
**T:** [REDACTED]  
**M:** [REDACTED]  
**W:** [www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot)