

Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,
and its brazen cover up by The Pensions Ombudsman*

Complainant: Ian Clive McInnes
Email: ian.mcinnnes@yahoo.com.mx
Website: <https://www.elpobrecorderito.com/PersonalPensionFiasco/>

This document is part of the complete correspondence on the above website. This contains proof of criminal misconduct by two organisations that one would expect to act with the highest standards of probity. Their contempt for the law amounts to a gross breach of the trust the public must place in them.

Scottish Widows is guilty of fraudulent evasion of personal pension encashment (amongst numerous other instances of [cavalier customer treatment](#)). In particular, the assertion that their onerous (and in my case, impossible to satisfy) "verification" demands "*are required under UK legislation*" is a blatant false pretence. In fact, the government requires no verification whatever when there is an ongoing business arrangement, let alone the draconian, changing, and dreadfully documented demands of Scottish Widows.

The Pensions Ombudsman is guilty of criminal protection of Scottish Widows in its refusal (after a year of quite deliberate inaction and prevarication) to investigate and determine the above, as is required under the Pension Schemes Act 1993/2017. Instead, it has forced an [illegal "pragmatic solution" with SW](#).

Both the above organisations are also guilty of lies, deceit, and evasiveness. And if I were mistaken about SW's fraudulent verification requirements, the numerous statements on the matter that I have made to SW, TPO, and also TPAS would have been rebutted; instead they have met only with silence.

Document Details

Date Sent / Received	25 June 2017
Sender / Recipient / Medium	Ian Clive McInnes / Action Fraud / Online Form
Description	<p>On 22 June, I received the Response from Action Fraud to my report of 20 May, in which they claimed that after investigation they could not identify sufficient leads to proceed; however my case remained open.</p> <p>This is ridiculous. I made clear in the first paragraph that the matter was founded on my allegation of a false pretence. They should firstly have checked whether this allegation was true. If it was not, they should have stated this, and closed my case. If my allegation is true, it should have been easy to successfully prosecute SW on the basis of the information on my website. By their own admission, SW imposes measures stated to be "required under UK legislation" on all customers wishing to encash (certain types of) pension plans.</p> <p>This is a follow up I sent (of necessity also by online form), to which I received no response. <i>With the benefit of hindsight, I am inclined to think that the TPO protection of SW extends not only to TPAS, but also to Action Fraud and no doubt numerous other government organisations. It really does seem that this big bully-boy company with powerful government connections is completely above the law.</i></p>
Website Links to More Info	Event Summary

Update to Action Fraud on 25 June 2017 (content of Other Details box)

I am shocked that you consider my case to have insufficient leads, so I will try to clarify it. By their own statements, Scottish Widows imposes draconian (and apallingly specified) "verification" demands on all customers wishing to encash a pension, stating that they "are required under UK legislation". But I show that these demands could not possibly have been introduced in the genuine belief that they were required by the government. I allege that it is part of a strategy to evade pension encashment.

As I was legitimately unable to fulfil these demands (arising from the fact that mail can not be delivered to my residential address), I have been robbed of my pension funds. Yet my identity could not be clearer: the (HSBC, Mexico) bank account to which funds were to be transferred alone proves this. Not only is it in my full name of Ian Clive McInnes, but SW had transferred a much larger sum (investment and mortgage plans) to it about two years previously, in the same circumstances, without requiring any documents.

My website contains all the evidence, including the complete relevant correspondence:

www.vivazamora.mx/ScottishWidowsComplaint

I hope you have been able to access this; if not, I could supply documents separately. I have all the original correspondence: letters from SW and web-based emails (I could supply my password to allow you to check these).

It may seem implausible that SW would issue such a blatant lie. But it has both motive (in the 25% tax concession in the "Pension Freedom" of April 2015), and opportunity (see my document Motive+Opportunity.pdf).

I am very disappointed by the dilatory handling of TPO, and suspect that they have still not even looked at my evidence. In any case, they would not deal with the criminal aspect. After the hundreds of hours of work I have put into investigating and documenting this case, I urge you to review it. SW pensioners rely on you for justice and protection.

CRN: NFRC170501858997

Password: XXXXXXXXXXXX