

# 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  
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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	22 June 2017
Sender / Recipient / Medium	Action Fraud / Ian Clive McInnes / <a href="#">Email</a> Attachment
Description	<p>This is 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><i>I sent a follow up I sent (of necessity also by online form), to which I received no response. 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	<a href="#">Event Summary</a>

Mr McInnes  
Niños Heroes #660  
Col. El Duero  
Zamora  
Mexico  
59,690

22 June 2017

Dear Mr McInnes

**NFRC170501858997**

Further to our previous correspondence, I am writing to update you with the progress of your report.

All Action Fraud reports are passed to the National Fraud Intelligence Bureau and we assess every crime to identify investigative leads and opportunities to disrupt criminal activity. We have reviewed your report and I regret to inform you that we have not identified sufficient leads that would result in a successful criminal investigation therefore your report has not been sent to a local police force or other enforcement organisation to commence an investigation at this time.

Please be assured that we have not closed your report and it will continue to be reviewed against new information received from Action Fraud reports and other intelligence sources. If it is linked to an investigative opportunity in the future we will contact you.

Nevertheless the information contained in your report has been analysed and we will seek to use it to disrupt the activities of suspected criminals and prevent other members of the public from becoming victims of crime. Disruption activity includes working with industry partners to suspend the websites, telephone accounts and bank accounts used to commit crime.

For more information on what support is available to you, please visit the Victims' Information Service website [www.victimsinformation.service.org.uk](http://www.victimsinformation.service.org.uk). If you would like information on how to protect yourself from fraud, please visit [www.actionfraud.police.uk/support\\_for\\_you](http://www.actionfraud.police.uk/support_for_you).

I would recommend that you sign up to [www.actionfraudalert.co.uk](http://www.actionfraudalert.co.uk) so you can receive warning messages about new and emerging scams and practical prevention advice. This is a free service and allows you to receive tips, guidance and helpful advice to prevent fraud against you.

If you have any queries regarding this letter please visit [www.actionfraud.police.uk/FAQ](http://www.actionfraud.police.uk/FAQ) where you will find answers to the most common questions.

Thank you for taking the time to report to Action Fraud. Every report we receive contributes to building an accurate picture of the fraud threat. It is critical for policing to identify and disrupt suspected criminals now and in the future and we will strive to provide practical prevention advice to protect the community and businesses.

Yours sincerely



**Matthew Bradford**  
Director NFIB

