

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	22 May 2017
Sender / Recipient / Medium	Action Fraud / Ian Clive McInnes / Email Attachment
Description	This is the PDF Confirmation in an acknowledgement of a report I sent to Action Fraud via online form on 20 May. I have hidden certain details for security reasons.
Website Links to More Info	Event Summary

Mr Ian McInnes
ian.mcinnnes@yahoo.com.mx

22 May 2017

Dear Mr McInnes,

National Crime Reference Number: NFRC170501858997
Password: XXXXXXXXXX (please keep this password secure)

Thank you for taking the time to report to Action Fraud. I'm sorry to hear you've been a victim of crime.

Our aim at Action Fraud is to make the process of reporting fraud and internet crime easier. Reports received are sent to our National Fraud Intelligence Bureau (NFIB).

The NFIB review the information you have given us and assess whether there is enough evidence for the police or appropriate law enforcement organisation, such as Trading Standards to investigate your fraud. The NFIB aims to send you an update in writing around 28 working days after you have made your fraud report.

Please be assured that by contacting us you are giving the police and other law enforcement agencies vital information that they need to protect you and others. The information you provided can be matched against the many thousands of fraud reports each month and can be used to disrupt criminal activity as well as used for prevention advice and campaigns.

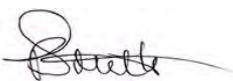
You should keep hold of all items and materials which you consider to be evidence; this includes any records and notes, both written, printed, on a computer and anywhere else otherwise recorded. This may be important evidence which could help to investigate the matter and you may be asked to provide this material in the future. You can go online to the Action Fraud website and add new and additional details to your crime report at any time; including any further details you have or can remember. You can find help and support online at **www.actionfraud.police.uk** or by calling 0300 123 2040.

Last year there were over 1000 recovery fraud victims that reported to Action Fraud, please beware of callers claiming to be able to recover your money in relation to scams such as time shares in Spain, rare earth metals, carbon credits, gold, wine, diamonds and shares, especially if they ask for an upfront or advanced fee.

If you would like more information on how to protect yourself from fraud, there is information on our website at www.actionfraud.police.uk/support_for_you.

Please note we send out prevention messages on a regular basis to people who register on our partner website, www.actionfraudalert.co.uk. If you would like to receive warning messages about new and emerging crime types in order to keep criminals at arm's length, then we would invite you to spend a couple of minutes to register on this site.

Yours sincerely,



Pauline Smith
Head of Action Fraud

For alerts and prevention advice why not follow us  "actionfraud" or  "actionfrauduk"