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Report of Misconduct in Public Office by The Pensions Ombudsman

I am a British citizen, resident in Mexico; date of birth 13 September 1955. Please note that the address above is a mailing address (that of my partner's house) as the postal service will not deliver to my residential address. For completeness this is: Renacimiento #6, Fracc. Quintas La Esperanza, Rancho Nuevo, C.P 59884, Michoacán, Mexico. But if at all possible, please respond using **email** or **Twitter** @IanCliveMcInnes, as post can take over three months to arrive here.

I enclose a report on the conduct of The Pensions Ombudsman in respect of my complaint against Scottish Widows, case number PO-14071. My complaint involves fraud under a blatant false pretence, amongst numerous instances of maladministration.

The Pensions Ombudsman refuses to fulfil its statutory obligations of investigation and determination, as required by The Pension Schemes Act. Instead it is forcing a resolution through the adjudicator such as to allow Scottish Widows to escape justice and maintain its false pretence. This followed a year of unexplained delay and prevarication. There are clear connotations of TPO corruption and collusion.

Apart from the complaint against TPO, there is the matter of the conduct of Scottish Widows. I have now sent ActionFraud three reports (case number NFRC170501858997), but it has become clear from the extraordinarily negative reviews on <https://www.trustpilot.com/review/www.actionfraud.police.uk> that I have been wasting my time.

I sent a report via online form to ActionFraud on 20 May 2017, and a follow up on 25 June 2017 after they claimed in their response that they had not "identified sufficient leads" (however, they had not closed my case). I sent a further follow up on 20 June 2018. I received no acknowledgement or other response to either of these follow ups.

I was also going to send ActionFraud a report by post in the hope that this medium would be more cogent, but was unable to find an address (it seems that the only means of reporting is via their online form). But this would clearly be futile, as it seems that the response I received from ActionFraud is the norm, and that this organisation does nothing whatever even with the clearest evidence. Anyway, it is only a reporting centre.

I therefore send this report to you, in the hope that you operate to higher standards than TPO and ActionFraud, and can persuade me that there is after all rule of law in the UK.

Full information on both cases is on my website: www.elpobrecorderito.com/PersonalPensionFiasco/

I certify that all the information I present in these two reports and on my website is the truth. I hope that it is clear where I give value judgments and opinions rather than facts, and these are entirely mine. Also, I am not a lawyer, and cannot be sure exactly what constitutes an offence such as obstruction of the course of justice. But I have previously found myself to err on the side of caution in these matters.

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