

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	18 March 2016
Sender / Recipient / Medium	Scottish Widows (Hazel Weir) / Ian Clive McInnes / Email Attachment
Description	Response to my fax enquiry, describing their "paperless" process, supplied as an encrypted message via an HTML document that resolved to the appended Word document (the above links are to the email wrapper and the HTML document, but a password is required for the latter).
Website Links to More Info	Event Summary / Details (SW)

Private & Confidential

Ian McInnes
Clavel #322
Col. Palo Alto
Zamora, C.P. 59618
Michoacan
Mexico

18/03/2016

Our Ref: NUPC Corporate Quotes

Dear Mr McInnes

Policy Number: 7410049

Thank you for your recent enquiry.

Our current process for an encashment on a policy is paperless and would normally incur a telephone conversation with our retirement specialists to speak about options and start the process. If you wish to call us noting that our UK working hours for the calls are 08.00-18.00 we can assist you with your enquiries, alternatively we can arrange a call back for you (please note that we cannot guarantee what time in the day we would place the call but will try to accommodate a reasonable time given your location.

If you fully wish to encash a policy, this can be done via our website and indeed for all options on your policy, the website offers a lot of information. Please see www.scottishwidows.co.uk and follow the Retirement Options.

Under UK legislation we must verify all parties we pay money to and we may require Identification and Verification documents from yourself to enable any encashment

If you have any queries, please contact one of our Customer Service Consultants on +44 131 655 6000.

Yours Sincerely

Hazel Weir
NUPC Individual Quotes