

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	14 April 2016 / 16 June 2016
Sender / Recipient / Medium	Scottish Widows (Chris Woodward) / Ian Clive McInnes / Post
Description	<p>Rejection of the "verification" documents I sent in my email of 11 April.</p> <p>This postal response (even though I had stated that post can take over three months to arrive here) gives no proper explanation. It contains another form, but which is completely different form from the one that was emailed (for one thing, it invalidates my certified ID card).</p> <p>This is the first received of a total of six different such forms sent by post. As with forms sent subsequently, I have 14 days from the date of the letter to respond (and it became clear later that this includes post both ways). <i>The email allowed 30 days to respond.</i></p> <p>In fact on the very day that I received this rejection, Scottish Widows sent a letter closing my application as I had not responded to their requests for documents. Unfortunately, I do not have access to a time machine, but even if I did, I had made plain with full explanations in my email of 11 April that I am simply unable to fulfil their invalid requirements for proof of address.</p> <p>This derives from the fact that post is not deliverable to my residential</p>

	address, so I must use a mailing address. It is clearly a miscalculation on the part of Scottish Widows, who sought to make their requirements under their false pretence as difficult to fulfil as they could, without being manifestly impossible. <i>Even if the government required verification, proof of address is not needed with proof of date of birth.</i>
Website Links to More Info	Overview (Postal Requests for Documents) / Event Summary / Details (SW)

Scottish Widows Ltd
PO Box 28091
15 Dalkeith Road
Edinburgh
EH16 5XZ

Telephone: 0345 3004455
(Local Rate)
Overseas: +44 131 655 6000
Facsimile: 0345 716 6755
Textphone: 0345 300 2051

Mr I C McInnes
Clavel 322
Col Palo Alto
Zamora CP59618 Michoacan
MEXICO

14 April 2016

Dear Mr McInnes,

Policy Number: P56879Q

We are writing to you as a reply to your email dated 11/04/2016.

As part of the processing of your request, Scottish Widows are required under UK legislation to verify your identity(ies). To enable us to do this please supply two types of evidence for the party(ies) to be verified, named above, from the enclosed list, one from Part A and one from Part B. One document cannot cover both types of evidence.

Please return the enclosed form, together with the evidence, within 14 days from the date of this letter. If we do not receive this information we may not be able to action your request and it is likely to delay future payments.

All documentation must be certified by one of the parties listed on the enclosed form.

Whilst we do understand that it can be difficult to acquire these documents, we do need these as a requirement to process your pension claim. Therefore we are unable to accept any documentation that has fall out of the required timescales. We are also unable to accept these through email.

Do please phone our Helpdesk on the number above to discuss your available options, if you have any questions or need more information about your policy.

Yours sincerely,

Chris Woodward
Customer Services

Individual Identification and Verification Form

Name of Individual(s) to be verified:

Scheme/Policy Number:

Nationality:

Residency:

A EVIDENCE OF NAME DOCUMENTS – UK RESIDENTS ONLY
(Do not send originals we only require certified copies)

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
Unexpired signed Passport		
(EEA) member state identity card		
Northern Ireland Voter's Card (electoral identity card)		
Residence permit issued by Home Office to EU Nationals (biometric residents permit)		
Current (UK/EEA) or UK photo card driving licence provided it is still within the expiry date, provisional photo licence is also acceptable (Note the paper counterpart is no longer acceptable)		
Blue disabled drivers pass		
Letter from; Benefits Agency, Job Centre Plus, DWP, Local Authority confirming rights to benefits or HMRC – must be dated within 12 months		
Her Majesty's Revenue and Customs Tax Notification e.g. tax assessment, statement of account, notice of coding (Note: P45's and P60's are not official HMRC documents and are therefore not acceptable) – must be dated within 12 months		
Unexpired Shotgun or Firearms Certificate		

B EVIDENCE OF ADDRESS DOCUMENTS – UK RESIDENTS ONLY
(Do not send originals we only require certified copies)

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
Utility bill or statement dated within the last 6 months. Utility bills including mobile phone bills printed from the internet ARE acceptable.		
Bills from broadband or internet providers (e.g. Sky, BT etc) or reminders & arrears letters are NOT acceptable		
Local authority tax bill - valid for the current tax year		
Current (UK/EEA) or UK photo card driving licence provided it is still within the expiry date, provisional photo licence is also acceptable (Note the paper counterpart is no longer acceptable)		
(EEA) member state identity card or Northern Ireland Voter's Card that contains an address - if not used for evidence of name verification		
Recent i.e. within the last 3 months, systems generated or signed documentation from a regulated financial sector form indicating an account / investment / insurance relationship exists and which contains the customer's address		
Note; ISA statements, home insurance or car insurance documents are NOT acceptable.		
Solicitors letter confirming recent house purchase or land registry confirmation – must be dated within 3 months		

Local council rent card or tenancy agreement – must be dated within 3 months		
Letter from; Benefits Agency, Job Centre Plus, DWP, Local Authority confirming rights to benefits or HMRC (if not used for name verification) – must be dated within 12 months		
Mortgage statement from a Bank or Building Society issued by a regulated financial sector firm in the UK, EU or an equivalent jurisdiction (statements printed of the internet are acceptable) – must be dated within 12 months		
Her Majesty's Revenue & Customs (HMRC) correspondence addressed to the applicant at the applicant's address (if not used for evidence of name verification) – must be dated within 12 months		

Notes for Completion

We **MUST** have separate proof of evidence for name and address. **One document cannot cover both.**

All documents provided must be certified. A description of who can certify documents and what is required for this certification to be acceptable is listed on the third page. Please note we **DO NOT** accept photocopied or faxed forms or supporting evidence. We only require certified copies of the original name and address evidence documents

A EVIDENCE OF NAME DOCUMENTS – NON UK RESIDENTS

(Do not send originals we only require certified copies)

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
Unexpired Signed Passport		
(EEA) member state identity card or Northern Ireland Voter's Card that contains an address - if not used for evidence of address verification		
Photo-card Driving Licence provided it is still within the expiry date		

B EVIDENCE OF ADDRESS DOCUMENTS – NON UK RESIDENTS

(Do not send originals we only require certified copies)

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
National Identity Card (if not used to verify name and it shows the address)		
Driving Licence (if not used to verify name and it shows the address)		
Utility bill or statement dated within the last 6 months. Utility bills including mobile phone bills printed from the internet ARE acceptable.		
Bills from broadband or internet providers (e.g. Sky, BT etc) or reminders & arrears letters are NOT acceptable		
Bank Account Statements (statements printed of the internet are acceptable) – must be dated within 3 months		

Notes for Completion

We **MUST** have separate proof of evidence for name and address. **One document cannot cover both.**

All documents provided must be certified by an independent party who has authenticated the documentation you are using for Anti Money Laundering purposes.

A description of who can certify documents and what is required for this certification to be acceptable is listed on the following page.

Please be aware that your documentation can be certified by a member of staff at a branch of the Lloyds Banking Group. In order for the bank to know you are a Scottish Widows Policy Holder we would ask that you take the covering headed page from this letter with you when requesting your documents to be certified. The following information must be given by the certifier at the branch:

- ◆ Staff name, position and signature
- ◆ Date of certification
- ◆ Documentation signed as a certified true copy
- ◆ An official branch stamp

C SOURCE OF WEALTH DECLARATION – UK RESIDENTS & NON UK RESIDENTS

Source of Wealth – Please indicate where the money for this investment has come from:

	Please Tick	
	Person 1	Person 2
Income from Employment		
House Sale		
Company Sale		
Inheritance		
Gift		
Divorce Settlement		
Other (please specify)		

Person 1

Person 2

Scottish Widows reserves the right to request further documentary evidence of source of wealth should it be considered necessary. Please note that missing information may delay the processing of the application or settlement monies.

Certified Documents

Please follow these guidelines for who can certify your documentation dependent on your nationality and residency

UK residents who are UK nationals

- UK solicitor
- UK employee of a bank or other regulated financial institution (including an employee of Scottish Widows)
- Financial Services Authority (FCA) regulated financial advisor or broker and any of the intermediaries employees
- Certified or Chartered Accountant

UK residents who are non UK nationals

- Financial Services Authority (FCA) regulated financial advisor or broker and any of the Intermediary's employees
- UK employee of a bank or other regulated financial institution (including an employee of Scottish Widows)
- A Solicitor, lawyer or attorney of either the UK or the country of issue
- A Manager within Lloyds Banking Group
- An embassy, consulate or high commission official of the country of issue

UK nationals who are not UK resident

- Employee of a UK registered bank or other UK registered and regulated financial institution, including an employee of Scottish Widows.
- Financial Adviser or Broker regulated in the customer's country of residence by the country's primary financial regulator
- Lawyer/Attorney or Notary Public (either UK based or in the country of residence of the customer)
- Certified or Chartered Accountant (either UK based or in the country of residence of the customer)
- In relation to members of the British Armed Forces based abroad only, an officer in the forces.

Non UK nationals who are not UK resident

- A lawyer, attorney or Notary Public (either UK based or in the country of residence of the customer)
- A Manager within Lloyds Banking Group
- An embassy, consulate or high commission official of the country of issue
- Financial Adviser or Broker regulated in the customer's country of residence by the country's primary financial regulator

In order for certification to be accepted and the certifier capable of being contacted if necessary the following must be present and clear on the documents: -

	Requirement	Present?
1	Full name and address of the person certifying the documentation	
2	The position or status of the person certifying the documentation	
3	Dated and signed by the person certifying the documentation	
4	Marked as 'original seen'	
5	All documentation and certification details MUST be clear and legible	
6	Applicants are not be permitted to certify their own evidence	
7	In situations where a good photographic evidence of identity cannot be achieved, the copy should be certified as providing a good likeness of the applicant.	