

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	26 June 2016
Sender / Recipient / Medium	Ian Clive McInnes / Scottish Widows / Email
Description	Request for the Internal Dispute Resolution Procedure for Scottish Widows (not realising at the time that this applies only to occupational pension schemes). This followed SW's unacceptable conduct surrounding the rejection of my "verification" documents (although at the time of sending them, I accepted that their assertion that they "are required under UK legislation" must have some validity). But the considerable delay and the substantial fall in the value of the pound after Brexit meant that the value of my lump sum had depreciated by several thousand pounds, and it would clearly be grossly unjust in all the circumstances if I had to bear this loss.
Website Links to More Info	Overview (Dishonest and Evasive Complaint handling) / Event Summary / Details (SW)

Internal Dispute Resolution Procedure: Policies P56879Q, N80803X

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- jun 26 a las 4:41 P.M. Para
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Texto del mensaje

I have not been able to find any information on your Internal Dispute Resolution Procedure online. Please send me this (preferably as an email attachment).

Ian McInnes.