

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	24 May 2016 / 06 July 2016
Sender / Recipient / Medium	Scottish Widows (Inge Sandham) / Ian Clive McInnes / Post
Description	<p>Request for documents for policy P56879Q, probably sent in response to my follow-up email of 21 May. This is another postal response to an email that did not address my query; and it should have been clear that I had already received quite sufficient forms. <i>In fact yet another (somewhat different) form was sent only two days later, and used as justification for closure of my application.</i> This email is a variant of the others sent to date by post, and is quite different from that initially emailed.</p> <p>Four out of the six such varying paper forms sent by SW were received on 06 July, one on 16 June in rejection of my documents, the other not being received until 10 October. They continued to send all these forms having been informed that I cannot meet their requirements, and that due to slow post these forms are not likely to arrive for several months. In any case, they are grossly superfluous; the one emailed is all that is required. The sending of all these forms was endorsed in their Final Response (which intended to enclose yet another). I have no doubt that the motivation for sending them is to feign willingness to encash, and justify closing my application on the basis of my non-response (to some sent within a few days of each other).</p>
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

24th May 2016

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

Dear Mr McInnes,

Policy Number: P56879Q

As part of the processing of your request, Scottish Widows are required under UK legislation to verify your identity. To enable us to do this please supply two types of evidence for the party 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.

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,

Inge Sandham

Inge Sandham
Customer Services

Individual Identification and Verification Form

Name of Individual(s) to be verified: Ian Clive McInnes

Scheme/Policy Number: P56879Q

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 o the applicant.	

