

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	22 August 2016 / 15 September 2016
Sender / Recipient / Medium	Scottish Widows (Romel Somera) / Ian Clive McInnes / Post
Description	Follow up to the email of 01 August, offering to accept a scan of my certified ID card alone as verification. I did not respond to this email as I had already determined that SW's "verification" requirements are a total lie. In any case their new requirements were clearly a charade, and could not be taken seriously. The requirements given in this letter are different again.
Website Links to More Info	Overview (Dishonest and Evasive Complaint handling) / Event Summary / Details (SW)

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22 August 2016

Dear Mr McInnes

Policy number P56879Q

I am writing in reference to the email we sent to you on 01 August 2016 informing you of what we need to be able to proceed with your claim request. We note that as of today we still haven't received a reply.

We would be grateful if you could request from the HSBC branch you have supplied the address for to send us a certified copy of your identity card to enable us to proceed.

For a document to be properly certified, it should be;

- Stamped original seen and dated
- The name of the certifier is visible
- The branch and address of the bank

You can also send this to us by courier, please note that we will only accept the original or the original certified copies.

For further enquiries, our customer service team can be contacted on the number above.

Yours sincerely,

Romel Somera
Customer Services