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.mcinnes@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

<table>
<thead>
<tr>
<th>Date Sent / Received</th>
<th>29 September 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sender / Recipient / Medium</td>
<td>Scottish Widows (David Sanger) / Ian Clive McInnes / Email</td>
</tr>
<tr>
<td>Description</td>
<td>Out of Office notification, in response to the list of questions I sent the same day. In fact this is their one and only response to these questions, which I sent again on 23 November, each time to both David Sanger (Specialist Complaints) and their general email portal.</td>
</tr>
<tr>
<td>Website Links to More Info</td>
<td>Event Summary / Details (SW) / Details (TPO) / Questions for SW</td>
</tr>
</tbody>
</table>
Out of Office: Complaint 10982346 (attempted encashment of P56879Q & N80803X)

- Sanger, David <David.Sanger@scottishwidows.co.uk>
  - sep 29 a las 8:11 A.M.

Para

- Ian McInnes

Texto del mensaje

I am currently out of the office until 10 October 2016.

Please forward Ian Leitch and Christopher Allan any complaint related emails.

For any other matters please call 0800 028 7350 quoting your complaint reference number.