

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	23 November 2016
Sender / Recipient / Medium	Ian Clive McInnes / Scottish Widows / Email
Description	<p>Email sent to SW in response to five telephone calls with three voicemail messages (including one at 0045 UK time) made on 08 and 09 November. I recorded the messages and reported the calls to TPO on 10 November, stating that I had no intention of returning them and asking for any advice.</p> <p>But although this was a simple matter requiring an early response, I received no response until 23 November, when the assistant adjudicator suggested that if I did not want to return their calls, I send an email instead requesting a written reply. The document below is that emailed.</p> <p><i>I can think of no plausible reason why SW would have made these calls except for having been contacted by TPO. I assumed at the time that TPO had put SW on notice prior to investigation, but this is now obviously not so. Instead, I think it most likely that TPO did a deal with SW at this time to ensure that my case would not be brought to justice - but at a price. Before closing the deal, SW contacted me as I would be cheaper to deal with (speculation maybe, but I can think of nothing else that explains the facts).</i></p> <p>I also took the opportunity to resend the list of questions that SW had failed to answer when I sent them on 29 September.</p>
Website Links to More Info	Event Summary / Details (SW) / Details (TPO) / Questions for SW

Complaint 10982346 (attempted encashment of P56879Q & N80803X)

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- nov 23 a las 9:12

Para

- David.Sanger@scottishwidows.co.uk
- ipc.aftersales@scottishwidows.co.uk

Texto del mensaje

I write this in response to five telephone calls with three voicemail messages from yourselves that were made to the house of my partner on 08/09 November, the first of these being at 0512 local time.

As I explained in my [email of 17 July](#), I am not willing to discuss this complaint over the telephone, and I will therefore not return these calls as requested. However, the Pensions Ombudsman suggested today that I email you and request a written reply. This should also be by email, since post from the UK to Mexico takes from several weeks to several months to arrive.

I also take this opportunity to draw your attention to the list of questions that I sent on 29 September, and which remain unanswered. For your convenience, I again attach this as a PDF document. The Pensions Ombudsman asked me to notify them if I have still not received a response to these questions by around the end of the month. Obviously this response must also be in writing.

Regards,
Ian McInnes.

- [Descargar](#)

Questions .pdf