

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	08 September 2016
Sender / Recipient / Medium	TPO (Robert Jones) / Ian Clive McInnes / Email
Description	<p>First email from my new TPAS caseworker, generally minimising my case and again showing evasiveness in the key area of verification.</p> <p>First, he again states that they are not experts in anti-money laundering measures (even though as pension professionals, they should surely be aware that they should not be applied in the normal case of a transaction between a pension provider and a pension holder).</p> <p>He then implies that it is just a matter of adding another layer of protection to the verification, and if that if SW's process, they can't interfere with that. But anti-money laundering measures are laid down by the government, and it is for SW to comply with these measures (and refusing payment with clear proof of identity is contrary to AML guidelines). Also, making things unduly difficult for the customer is maladministration.</p> <p>He offered to mediate with SW only on the matter of their postal responses to emails, ducking the essential verification issues. Nonetheless, he did give me the option to return the form of authority by email, rather than paper.</p>
Website Links to More Info	Event Summary

Your complaint about Scottish Widows - TPAS ref. 163274

- [Robert Jones <Robert.Jones@PensionsAdvisoryService.org.uk>](mailto:Robert.Jones@PensionsAdvisoryService.org.uk)
-
- sep 8 a las 3:36 A.M.

Para

- 'ian.mcinnnes@yahoo.com.mx'

Texto del mensaje

Dear Mr McInnes

Further to previous correspondence you've recently exchanged with my colleague Denis O'Brien, I'm emailing to introduce myself as your TPAS caseworker. Please find enclosed a leaflet which explains our role as well as the Pensions Ombudsman's.

I gather your complaint is about the hurdles Scottish Widows placed in front of you when trying to access your benefits from them. You feel they asked for more proof of identity than they needed to. From what I can see on file, you raised a complaint by email. And their initial response was to suggest a telephone call to discuss the matter. You explained why that wouldn't be appropriate. They then put forward a new solution for you to send the necessary documentation via your bank.

I take it that you didn't proceed with their suggestion on that because of exchange rate movements which meant it was no longer as beneficial for you to take the benefits. So you decided against proceeding with their suggestion.

Having reviewed the paperwork, I'm not sure we'll be able to help you with your complaint. It seems to be mainly about the verification requirements they have for anti-money laundering purposes. We aren't experts on anti-money laundering provisions. And, even if it's the case that you can show they've added an extra layer of protection in terms of the ID verification they require, I don't think they'd be likely to agree that was undoubtedly wrong. If their process is to ask for more verification, we can't interfere with that.

But, having said that, I think I could ask them why they wrote to you in the post following your initial request (when you'd made it clear that contact by post should be avoided), and to ask if they agree they could've suggested you email documents via your bank earlier.

However, I'm not confident that would ultimately lead them to agree to backdate your benefits to April, which I gather is what you're seemingly looking for as an outcome. So, although I could contact them to ask them about those issues, it may only be likely to lead to an explanation and apology, if anything (i.e. only if they accept they could've done more to help you in those regards).

If you would like our further input in the matter, please complete and return the enclosed form of authority. We wouldn't normally recommend returning the form by email, as it isn't generally considered a secure medium for personal data. And we ideally need the original form for our files. But I'm conscious that the issues in your case centre around an inability to return soft copy documents, so you may prefer that option despite the possible security risks.

If you have any questions about this email, please feel free to contact me.

Regards

Robert Jones

Technical Specialist

Dispute Resolution Team

Direct Line 020 7630 2259

Twitter: [@TPASNews](#)

Facebook: [/pensionsadvisoryservice](#)

Pensions helpline: **0300 123 1047** General Office: **020 7630 2250**

Website: www.pensionsadvisoryservice.org.uk

Give us feedback: www.pensionsadvisoryservice.org.uk/about-us/feedback-on-our-service

The Pensions Advisory Service Ltd. Registered Office 11 Belgrave Road, London, SW1V 1RB

The Pensions Advisory Service (TPAS) is an independent body providing independent information and guidance on pension matters as well as providing support for the resolution of disputes in occupational and private pension arrangements. TPAS does not provide regulated advice and any view or recommendation given by TPAS is an opinion in good faith on the basis of the documents and information made available. TPAS cannot be held responsible in law for opinions expressed, nor should any such opinion be regarded as grounds for legal action. Any views expressed by the sender of this message are not necessarily those of TPAS. If you have not been satisfied with the service that you have received from TPAS please [click here](#) for details of our complaints process. This document is strictly confidential and is intended only for use by the addressee.

If you are not the intended recipient, any disclosure, copying, distribution or other action taken in reliance of the information contained in this e-mail is strictly prohibited. If you have received this transmission in error, please use the reply function to tell us and then permanently delete what you have received.

This email was scanned for viruses by TPAS' anti-virus services and on leaving TPAS was found to be virus free.

Please note: Incoming and outgoing e-mail messages are routinely monitored for compliance with our policy on the use of electronic communications.

This message has been scanned for malware by Websense. www.websense.com

- 2 Archivos adjuntos
- [Ver todo](#)
- [Descargar todos](#)