

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	30 October 2016
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Carl Monk: Assistant Adjudicator) / Email
Description	This was sent after waiting a month for a response from Scottish Widows to my list of questions. I asked whether they would like me to follow this up, or whether there was anything I could say to put pressure on SW.
Website Links to More Info	Event Summary / Details (TPO) / Questions for SW

Scottish Widows Complaint: PO-14071

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- oct 30 a las 12:07

Para

- [Carl Monk](#)

Texto del mensaje

Dear Mr Monk

I would be grateful if you would advise me on further action I might take prior to the investigation of my case.

The core of my case is the onerous "verification" requirements that Scottish Widows imposes on those wishing to encash their pensions, which I was unable to fulfil. I allege that these measures have nothing to do with verification of identity (of which there is in my case the clearest possible proof), but are part of a strategy to deter pension encashment.

To probe their policies in this area, I created a list of questions, which I sent to Scottish Widows on 29 September. I have received no reply to this, even though about the only positive thing that could said of their conduct is that they responded to all previous communications I sent within a few days.

The part of my website documenting this is:

[29 September](#)

This contains links to the covering email and the attached list of questions.

I am certain that Scottish Widows can have no good answers to these questions, and will probably refuse to reply. However, I think it important to be sure that they have had both the opportunity and the motivation to respond, so that any lack of response can be interpreted accordingly. This might be achieved if I could say that in the absence of Scottish Widows' answers to my questions, TPO will investigate the matter.

Would you like me to follow up on this list of questions to get a clearer position on this before you investigate? If so, is there anything I could say that might put pressure on Scottish Widows to respond?

Thank you for your help.

Yours sincerely,
Ian McInnes.

De: Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>

Para: "ian.mcinnnes@yahoo.com.mx" <ian.mcinnnes@yahoo.com.mx>

Enviado: Martes, 4 de octubre, 2016 6:35:04

Asunto: The Pensions Ombudsman

Our ref:PO-14071

Dear Mr McInnes

Scottish Widows Personal Pension Plan

Thank you for your email of 29 September 2016 in relation to your application to this office.

I see that my colleague Rajan Bhundia has already acknowledged your recent correspondence.

As soon as we are in a position to progress matters we will contact you again.

In the meantime if you have any queries please contact me.

Yours sincerely

Carl Monk | Assistant Adjudicator | 020 7630 2230

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

www.pensions-ombudsman.org.uk

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