

# 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	18 January 2017
Sender / Recipient / Medium	TPO (Briony Bowen: Communications Manager) / Ian Clive McInnes / <a href="#">Email</a>
Description	Conveyance of a communication from Anthony Arter (the Pensions Ombudsman), inviting me to take part in a "customer" survey, as my case has now been closed.  It should not be surprising that this caused me some alarm, especially as the delay and questions over access to my website made me concerned about just what TPO was up to. <i>I received a correction about an hour and a half later, but this was only to say that the wrong version of the survey had been sent.</i>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## Customer Survey - The Pensions Ombudsman

- [Briony Bowen <Briony.Bowen@pensions-ombudsman.org.uk>](mailto:Briony.Bowen@pensions-ombudsman.org.uk)
- 
- ene 18 a las 7:13

Para

- ['ian.mcinnnes@yahoo.com.mx'](mailto:'ian.mcinnnes@yahoo.com.mx')

### Texto del mensaje

#### Customer Survey – The Pensions Ombudsman

Dear Mr McInnes

We would value your help with some important research enabling us to better understand our customers' experience and satisfaction with the service we provide. This survey will allow us to monitor and further improve the service we offer to our customers.

According to our records you made an application to The Pensions Ombudsman during 2016 and your case has now been closed. We would greatly appreciate it if you could spare some of your time to complete this survey. We estimate it will take around 10 minutes to complete.

The following link will take you to the on-line questionnaire.  
<https://www.surveymonkey.co.uk/r/9FQBHQX>

Please can you complete the survey by 1 February 2017.

Your responses will be treated in strictest confidence in accordance with the Data Protection Act. The details collected will be held securely and will not be shared with any other organisation.

If you have any queries about this survey please contact Briony Bowen, Communications Manager at The Pensions Ombudsman on 0207 630 2245 or email [customersurvey@pensions-ombudsman.org.uk](mailto:customersurvey@pensions-ombudsman.org.uk)

I would like to thank you in advance for your help with this important research.

Yours sincerely,

Anthony Arter

Pensions Ombudsman