

# 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](mailto: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	06 August 2017
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Briony Bowen: Communications Manager) / <a href="#">Email</a>
Description	<p>This was an attempt, in a state of great anxiety, to get information over the customer survey, which suggested that my case had been closed without my knowledge or consent several months ago.</p> <p>I simply wanted to know whether or not it was the case that the survey had been sent to the wrong people (as the assistant adjudicator had told me), or whether the survey had been sent correctly on the basis that my case was closed (as indicated by the survey department). <i>Rather than address this simple issue, the response was to refer the matter back to the adjudicator</i></p>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

Re: Customer Survey - PO-14071

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- ago 6 a las 14:22

Para

- Briony Bowen

Texto del mensaje

Dear Ms Bowen,

Appended below is the email I received from you on 18 January, requesting my participation in a survey, as my application had been closed. There was a follow up to say that the wrong version of the form had been sent, and that you would subsequently send another email with the correct version (which I received four weeks later).

I did not participate, as I believed that these emails had been sent to me in error (even although your follow up stated that the error was in sending the wrong version of the form, not in sending it to the wrong people). However, I now have some doubts over this.

As it was your department that indicated that my application PO-14071 had been closed, I would be very grateful if you would confirm whether or not this is the case; and if so to give me any information you can on the closure, such as the date and the reason given.

Thank you in advance for clearing up this matter.

Ian McInnes.

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**De:** Briony Bowen <Briony.Bowen@pensions-ombudsman.org.uk>

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

**Enviado:** Miércoles, 18 de enero, 2017 7:13:43

**Asunto:** Customer Survey - The Pensions Ombudsman

### 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