

Scottish Widows Complaint: PO-14071

Document List

This contains a complete categorised list of documents. Everything relevant to the case is listed here in the form of printable PDFs paginated for A4 paper. They include the entire and unedited[§] text of correspondence with Scottish Widows, and with other parties (mainly TPAS and TPO).
§with the sole exception that my National Insurance Number has been hidden for security reasons.

Their content is **graphical** in the case of scans (postal items, verification documents), otherwise textual. The textual content is derived either from emails, or from documents mirroring web pages; in each case, the PDF target preserves any hyperlinks in the source email or document.

The first column of each table gives the filename of the document (without .pdf extension), with a hyperlink for download. Any date prefix is that on which I sent or received the document. The description is only intended to be sufficient to help identification; the Events document gives fuller descriptions and backgrounds to the documents it references.

General

Website Pages (these mirror the eight main HTML documents of this website):

Overview	Case Summary and Overview.
Verification	Issues with Scottish Widows' verification requirements.
Events	Summary lists of events with links, in two chronological sequences.
Chronology	Detailed chronology of correspondence with Scottish Widows (only).
Epilogue	Summary and Analysis of case issues, and a Satisfactory Resolution.
Questions	Introduction and exact list of questions sent to Scottish Widows.
Outcome	[To be completed when the case is resolved].
Documents	Complete list of PDF documents (this document).

Supplementary (the document with bold description is not referenced elsewhere):

Motive+Opportunity	My analysis of why Scottish Widows had not only a strong motive to introduce its fraudulent "verification" demands, but every opportunity to escape justice, despite the blatant false pretence.
Questions	Questions for Scottish Widows, as sent to them as a PDF attachment on 29 September, and again on 23 November (without response).

Correspondence (Scottish Widows)

This gives individual documents that correspond those given on the Detailed Chronology page of the website. Paper documents not directly relevant to this case are excluded. *The web page includes these peripheral documents (as images only), and supports popup images for more rapid navigation than opening PDF documents.*

In each case, the date given is that which appears on the document; however, the list is in chronological order of the date on which I sent or received them. This order is not always the same as that of the document dates. For example, the rejection of my documents dated 14 April arrived over two months later on 16 June; and whilst the first postal request for documents was sent over a week earlier than this on 06 April, it was not received until 06 July.

Those documents I consider crucial to the case, I have described in **bold**. All dates are in 2016. The originator of each document is given as follows:

ICM Ian Clive McInnes

SW Scottish Widows

20160315EncashmentEnquiry	15 Mar	ICM	Fax to enquire on pension encashment.
20160318EncashmentInfo	18 Mar	SW	Email Response to fax enquiry.
20160405DocRequirements	05 Apr	SW	Content of Information Requested email, specifying verification requirements.
Individual Identification and Verification Form	05 Apr	SW	Attachment of above email, with further requirements, and specifying verification options for Name and Address.
20160411EmailDocuments	11 Apr	ICM	Email with 8 attached document scans (see following section), with clear and detailed explanation of my circumstances.
20160521FollowUp	21 May	ICM	Email follow up, sent after I had received neither reply nor payment.
20160616ConfirmationP56879Q	05 Apr	SW	Confirmation of interview for P56879Q.
20160616ReplyEmail0414	14 Apr	SW	Postal reply to my email of 11 April, rejecting my documents.
20160626IDRP-Query	26 Jun	ICM	Email request for Scottish Widows IDRP.
20160627WotsAnIDRP	27 Jun	SW	First email response to above (as a password-protected PDF), denying knowledge of the term IDRP.
20160630RequestPostDocs	30 Jun	SW	Second email response to above (also as a password-protected PDF), requesting me to send the (now acceptable) documents.
20160706ConfirmationN80803X	05 Apr	SW	Confirmation of interview for N80803X.
20160706cReqDocsN80803X	06 Apr	SW	The first of four requests for documents received on 06 July.
20160706dReqDocsP56879Q	06 Apr	SW	The second of four requests for documents.
20160706eReqDocsP56879Q	24 May	SW	The third of four requests for documents.
20160706fReqDocsN80803X	01 Jun	SW	The last of four requests for documents, this time with a different letter and form.
20160710EmailComplaint	10 Jul	ICM	(Interim) email complaint to Scottish Widows, outlining my main concerns.
20160713ComplaintResponse	13 Jul	SW	Response to the above email, offering only discussion by telephone.
20160717WebsiteRef	17 Jul	ICM	My reply, rejecting telephone discussion and containing a link to my website.
20160801ReplyEmail0710	01 Aug	SW	Email in response to my interim complaint, offering to accept a scan of my certified ID card (alone) as verification.
20160804ClaimClosed0616	16 Jun	SW	Letter terminating my application.
20160804SendDocs0630	30 Jun	SW	Paper version of the document I received by email on 01 July, unclosing my application.
20160915FollowUp0822	22 Aug	SW	Follow-up letter to the email of 01 August.
20160915Final0824	24 Aug	SW	Final Response.
20160929QuestionsForSW	29 Sep	ICM	Request for answers to my list of questions.

20160929OutOfOffice	29 Sep	SW	"Out of Office" notification from above.
20161010ReqDocs0526	26 May	SW	Request for documents #6.
20161010ComplaintInfo0715	15 Jul	SW	Complaint information.
20161123ReplyVoicemails	23 Nov	ICM	Email sent to Scottish Widows in response to their voicemails, at the suggestion of TPO.

Verification

This section contains the exact 8 PDF documents I sent as attachments to my email of 11 April; they include scans of both the original and certified documents.

OriginalID	Original ID card (front and back), showing all details clearly.
OriginalBankStatement	Original bank statement.
OriginalBirthCertificate	Original birth certificate.
CertifiedID	Certified ID card (as with all photocopies of it, not too clear).
CertifiedBankStatement	Certified bank statement.
CertifiedBirthCertificateFront	Certified copy of the front of my birth certificate.
CertifiedBirthCertificateBack	Certified copy of the back of my birth certificate.
Notario	Business card of the notario público.

Correspondence (Other)

This is my remaining correspondence (mainly with The Pensions Advisory Service and The Pensions Ombudsman).

20160706TPASInfo	Helpful response to my online application.
20160717ToTPAS	Email to TPAS, mentioning my complaint to SW and my website.
20160718FromTPAS	Reply to above (they work with documents, and could not help with evidence of identity issues).
20160724ToTPAS	Reply to TPAS, providing link to my newly-created document list.
20160819FromTPAS1	Notification that my application is to be passed to another advisor.
20160819FromTPAS2	Another acknowledgement, giving my case number.
20160828ToTPO	Enquiry to TPO, not knowing what they would need to proceed.
20160830FromTPO	Reply from CM, stating that they need a Final Response from SW.
20160908FromTPAS	Initial email from my TPAS caseworker.
20160911ToTPAS	My reply to the above, setting out my position more fully.
20160918ToTPAS	Email to notify TPAS that I had received the Final Response, and had prepared a list of questions to put to Scottish Widows.
20160923FromTPAS	Email from TPAS, offering to pursue SW's use of post.
20160924AppITPO	Application Form with Covering Letter.
20160925ToTPAS	Reply to TPAS, stating that I had made an application to TPO.
20160926FromTPAS	Reply from TPAS, closing my case as I had approached TPO.
20160929ToTPO	Follow up to my application to TPO (that they had just received), stating that I had sent a list of questions to Scottish Widows.
20160930FromTPO	Acknowledgement from TPO (from an Investigation Assistant).
20161004FromTPO	A further acknowledgement (from Assistant Adjudicator CM).
20161030ToTPO	Email to TPO, asking whether I should chase up on the list of questions I sent to Scottish Widows a month ago.
20161031FromTPO	Reply from CM, suggesting that I wait another month.
20161110ToTPO	Email to TPO, reporting the telephone calls from Scottish Widows.

<u>20161123FromTPO</u>	Reply from CM, suggesting that if I did not want to return their calls, I should email them requesting a written response.
<u>20161123ToTPO</u>	Notification to TPO that I had sent the above email to SW.
<u>20161202FromTPO1</u>	Email from TPO advising me of email encryption.
<u>20161202FromTPO2-Wrapper</u> <u>20161202FromTPO2-Content</u>	Email with password-protected PDF requesting me to resend the link in my email of 23 November, as their system denied access to it.
<u>20161203ToTPO-Wrapper</u> <u>20161203ToTPO</u>	Email to TPO sent by the secure service with a PDF document both as a link and as an attachment.
<u>20161204ToTPO</u>	Follow up to the above, using the normal service.
<u>20161212FromTPO</u>	Acknowledgement of my emails of 03/04 December.
<u>20170118FromTPO1</u>	Request from another department for Customer Survey participation, stating that my case had been closed.
<u>20170118FromTPO2</u>	Correction, but only to say that they had sent the wrong form.
<u>20170118ToTPO</u>	Response to the above, reflecting my concern.
<u>20170120FromTPO</u>	Apology from CM for error (survey was sent to the wrong people).
<u>20170215FromTPO</u>	Another request for Customer Survey participation.
<u>20170405ToTPO</u>	Email I sent after having received nothing further on my case.
<u>20170407FromTPO</u>	Reply from CM to say that my email had been forwarded to the Senior Adjudicator BB handling my case.
<u>20170429WixtedEnquiry</u>	Enquiry sent to Wixted & Co solicitors (no response received).
<u>20170514ToTPO</u>	Email I sent after again having heard nothing further.
<u>20170515FromTPO</u>	Initial email from BB (now Deputy Casework Manager).
<u>20170517ToTPO</u>	My response to the above.
<u>20170520ToAF</u>	Online report sent to Action Fraud (contents of Other Details box).
<u>20170522FromAF</u> <u>NFRC170501858997</u>	Acknowledgement (email with attached PDF), although it is not clear whether they will be able to investigate.
<u>20170522FromTPO</u>	Another, more informative, response from BB.
<u>20170524ToTPO</u>	My reply, stating that I had reported my case to Action Fraud.
<u>20170526FromTPO</u>	Response, stating that he would be in touch when he had been able to review the website.
<u>20170610ToTPO</u> <u>20170610ToTPO2</u>	Replacement of email originally enclosing a ZIP file of most of my website, which was rejected by their delivery system. The second was intended to send several loose files to complete the website.
<u>20170613FromTPO</u>	Indication that denial of access to my website was long term.
<u>20170614ToTPO</u>	Acknowledgement of his willingness to use another connection.
<u>20170615FromTPO</u>	Note to say that he would review my website early next week.
<u>20170712ToTPO</u>	Again nothing heard, so another chase up, this time blunter.
<u>20170714FromTPO</u>	Response denying skulduggery, but with no new information.