

## RE: Case 163274 (Complaint against Scottish Widows) - Update CRM:00471225

- [Robert Jones <Robert.Jones@PensionsAdvisoryService.org.uk>](mailto:Robert.Jones@PensionsAdvisoryService.org.uk)
- 
- sep 23 a las 8:29 A.M.

Para

- ['Ian McInnes'](#)

### Texto del mensaje

Dear Mr McInnes

I've now had chance to consider your email replies.

Firstly, as explained in my first email, I think I can only really ask Scottish Widows whether they could've replied to you by email rather than post when you first emailed them. I can't really challenge their anti-money laundering requirements. But that's the bulk of what you've argued for in your questions for them.

I also need to explain that I can only focus on your particular complaint. We can't tell them to improve or change their policies. I wouldn't expect The Pensions Ombudsman would do that either, if you ask his office to consider your case.

As a result, I think I'll need you to confirm that you're happy for me to just ask about their use of postal communications, if you want me to take this forward. There's a chance this could lead them to accept they could've replied by email. If they do that, they may accept that you could've got to the point where you needed your bank to send your documents to them earlier. But I can't guarantee all that. Their response seems quite clear that they don't feel they can be blamed for the Mexican postal system. So they may stick to that.

On the other hand, if you still want them to answer all the questions you've raised, it may make sense for you to send your document to them directly. I'd be willing to comment on their subsequent replies to them, if necessary.

Regards

Robert Jones

Technical Specialist

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**From:** Ian McInnes [mailto:ian.mcinnnes@yahoo.com.mx]  
**Sent:** 18 September 2016 18:39  
**To:** Robert Jones  
**Subject:** Case 163274 (Complaint against Scottish Widows) - Update

Dear Mr Jones,

There have been one or two developments since the email I sent on 10 September. I have updated my website and documents accordingly, to which this email contains links.

Firstly, I have now received a postal final response from Scottish Widows, which will presumably enable me to put my case before the Pensions Ombudsman. This is the link to the corresponding part of my website, with comments:

[September 15](#)

and this is a link to the document itself:

[Final Response](#)

Secondly, following the suggestion in your email about asking Scottish Widows one or two questions, I have now spent some time preparing a list of questions that would be useful in probing their policies. It also serves as a compendium of the main issues of this case. This is both appended to the first page of my website:

[Questions \(website\)](#)

and provided as a separate document:

[Questions \(PDF\)](#)

I have put a considerable amount of work into pursuing this case, in the hope that it will send a message to Scottish Widows that their policies and conduct are unacceptable. I hope that in particular my list of questions will help to elicit the truth, in particular about the verification that Scottish Widows asserts they require "under UK legislation".

Yours sincerely,  
Ian McInnes.

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