

## 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 be 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.

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**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

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