

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
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	20 May 2017
Sender / Recipient / Medium	Ian Clive McInnes / Action Fraud / Online Form
Description	<p>In an effort to ensure that the fraudulent part of SW's conduct was dealt with properly (TPO should deal with the rest), I sent this report to Action Fraud.</p> <p>I was limited to an online form, in which only about 2000 characters could be entered. However, I made clear in the first paragraph that the matter was founded on a false pretence, and gave links to full information on my website.</p>
Website Links to More Info	Event Summary

Application to Action Fraud on 20 May 2017 (content of Other Details box)

I have been denied access to my personal pension funds as I was legitimately unable to fulfil Scottish Widows' draconian "verification" requirements, even though they always had the clearest possible proof of my identity. The fraud is that Scottish Widows gains from reduced pension encashment, under the false pretence that these demands "are required under UK legislation".

This could only refer to government anti-money laundering regulations. However, the government does not require verification when the transaction is carried out as part of an ongoing business relationship (and I am a face-to-face customer). Even where verification is required, the documents I supplied exceed the requirements of the government.

They later made "concessions" that might have enabled encashment, but effectively retracted these in their Final Response. I allege that Scottish Widows' demands are part of a strategy to reduce pension encashment (I suspect that they were introduced following the government's "Pension Freedom" legislation of April 2015). This flagrant abuse will badly affect many other pensioners.

Please see my comprehensive website:

www.vivazamora.mx/ScottishWidowsComplaint

After perusing the page entitled "Case Summary" with appropriate links (especially to their requirements documents), one should read the pages "Verification Issues" (which shows why SW's demands have no valid basis in government regulations), and "Questions for SW" (which presents a list of questions probing their verification demands, to which they did not respond).

I approached TPO towards the end of September 2016, but have still received no indication of when they will start to investigate my case. I no longer have any confidence that this matter will be dealt with adequately by TPO, and regret not having reported it to you months ago.

CRN: NFRC170501858997

Password: XXXXXXXXXXXX