

# Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,  
and its brazen cover up by The Pensions Ombudsman*

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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 June 2018
Sender / Recipient / Medium	Ian Clive McInnes / Action Fraud / Online Form
Description	<p>This is another attempt to get Action Fraud to investigate, following my report of 20 May 2017, and a follow up of 25 June 2017 in response to their failure to take action.</p> <p>In their reply of 22 June 2017, Action Fraud claimed that having reviewed my report, there were "insufficient leads" to proceed; however, they stressed that the case remained open. This is a ridiculous fobbing off, and indicates either negligence, incompetence, or worse still corrupt protection of Scottish Widows.</p> <p>My charge of fraud is founded on the simple premise that SW's justification for their verification requirements (that they "are required under UK legislation") is a false pretence. If their investigation showed that this were not so, they should have rebutted my position (with proper explanation), and closed the case. Otherwise, the detailed information on my website (with full correspondence) gives them all the information they should need to successfully prosecute Scottish Widows. By their own statement, their demands are applied to all those wishing to encash (certain types of) pension policies, and these demands are fully documented. I also offer analysis with reference to government documents, and other compelling evidence.</p>

	<p>In this follow up, I challenged them to do one or other of the above. I also pointed out that The Pensions Ombudsman was protecting SW in forcing its "pragmatic solution" to allow them to escape justice, and that I had raised a report of Misconduct in Public Office in respect of this.</p>
Website Links to More Info	<a href="#">Event Summary</a>

## Application to Action Fraud on 20 June 2018 (content of Other Details box)

### Fraudulent Evasion of Pension Encashment by Scottish Widows

Amongst other requirements to take a lump sum from a Scottish Widows pension, the customer must supply several certified verification documents, that SW falsely asserts "are required under UK legislation". The dreadful and changing documentation and numerous specific conditions make these requirements make their fulfilment by the customer difficult, and rejection of applications by SW easy.

The fraud is based on the false pretence that this draconian verification is required by the UK government. This could only be under anti-money laundering regulations; but no verification whatever is required where there is an ongoing business relationship. Even if it were, those of SW are grossly excessive in relation to those under AML. And SW could not possibly have believed otherwise.

SW ceased to respond when I raised this with a list of questions that they could easily have answered if there were any legitimacy in their demands.

My comprehensive website includes the complete correspondence:  
[www.elpobrecorderito.com/PersonalPensionFiasco/](http://www.elpobrecorderito.com/PersonalPensionFiasco/)  
Important pages: Case Overview, Verification Issues, Questions for SW.

I confidently state that SW is evading pension encashment (and thus making financial gains) via contrived demands under a false pretence. If this not so, you should explain why and close my case; otherwise investigate it (I give you all the "leads" you need for this).

Please note that The Pensions Ombudsman is protecting SW (refusing to investigate/determine, instead forcing a "pragmatic solution" allowing them to maintain their false pretence), for which I have raised a report of Misconduct in Public Office. They would not resort to such a blatant cover up of SW without a serious matter to conceal. I hope that AF is not part of this cover up.

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