

# 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](mailto: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	15 September 2019
Sender / Recipient / Medium	Ian Clive McInnes / The Department for Work and Pensions / <a href="#">Email</a>
Description	<p>My response to the email of 9 September from the DWP Online Helpdesk, in which they suggested I contact the department directly without giving me a clue how to do this.</p> <p>I specifically requested an email address on which I could report criminal misconduct by The Pensions Ombudsman.</p>
Website Links to More Info	<a href="#">Event Summary</a>

**Ian McInnes** <ian.mcinnnes@yahoo.com.mx>

**Para:** DWPONLINE.HELPDESK@dwp.gov.uk

15 sep. a las 10:14

Thank you for the reply to my email, in which you suggested that I contact the relevant department directly. Unfortunately, I have not been able to find a suitable email address.

I therefore request that you supply me with an email address on which I can report misconduct by The Pensions Ombudsman; or alternatively, where I can find such an email address.

Yours sincerely,  
Ian McInnes.

----- Mensaje reenviado -----

**De:** DWP DWP Online Helpdesk <DWPONLINE.HELPDESK@dwp.gov.uk>

**Para:** Ian McInnes <ian.mcinnnes@yahoo.com.mx>

**Enviado:** lunes, 9 de septiembre de 2019 07:37:37 GMT-5

**Asunto:** General enquiry

Dear Sir,

Thank you for contacting the DWP Online Helpdesk.

Unfortunately the DWP Online Helpdesk is unable to help you with your query, as our desk only deals with queries of a technical nature related to the website.

We would suggest you contact the relevant department directly.

**Thank you**  
**DWP Online Helpdesk**

**Do not reply to this email unless you are directed to do so as we will not be able to respond. Please use the 'Contact us' facility if you have any further issues or to report this email as suspicious.**

**Numbers are as follows:**

**English - 0800 169 0154**

**Welsh - 0800 169 0253**

**Text - 0800 169 0254**

**Email: [DWPONLINE.HELPDESK@DWP.GSI.GOV.UK](mailto:DWPONLINE.HELPDESK@DWP.GSI.GOV.UK)**

**Opening times: The helpdesk is open Monday to Friday 8am to 6pm. (Lines are normally less busy between 8am and 9am).**

**The helpdesk is closed on all bank and public holidays**

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