

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
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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	16 September 2019
Sender / Recipient / Medium	The Department for Work and Pensions / Ian Clive McInnes / Email
Description	<p>Reply from the DWP Online Helpdesk to my follow-up email of 15 September in which I attempted to get a contact email address to report TPO misconduct to DWP.</p> <p>This repeats that their only function is to deal with technical queries related to their website and that I should contact the relevant department directly. However it adds details for the International Pension Centre. <i>This is completely irrelevant, as it deals only with the state pension and other benefits for those living abroad.</i></p>
Website Links to More Info	Event Summary

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

Para: Ian McInnes

16 sep. a las 8:14

Dear Sir,

Thank you for again 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 and has limited knowledge regarding other services.

We would suggest you contact the relevant department directly and we have found the following.

INTERNATIONAL PENSION CENTRE:

TELEPHONE: +44 191-218-7777

MAIL:

THE PENSION SERVICE 11,

MAIL HANDLING SITE A,

WOLVERHAMPTON.

WV98 1LW.

UNITED KINGDOM.

EMAIL: tpv.internationalqueries@dwp.gsi.gov.uk

Also see

<https://www.gov.uk/international-pension-centre>

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

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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