

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	24 September 2019
Sender / Recipient / Medium	The Department for Work and Pensions / Ian Clive McInnes / Email
Description	This is the response to my request of 23 September for a contact address on which I can report TPO misconduct under the Freedom of Information Act. Astonishingly, they claim that they do not know what 'TPO' means, even though this acronym for the organisation that DWP is supposed to oversee has been in standard use for several years. <i>This is reminiscent of Scottish Widows' denial of familiarity with the term "Internal Dispute Resolution Procedure".</i>
Website Links to More Info	Event Summary

DWP freedom-of-information-requests <FREEDOM-OF-INFORMATION-REQUEST@dwp.gov.uk>

Para: 'ian.mcinnnes@yahoo.com.mx'

CC:DWP freedom-of-information-requests

24 sep. a las 3:45

Dear Ian,

Thank you for your email.

However, we don't know what 'TPO' means. Can you clarify what this stands for, please?

Kind regards,

DWP Central Fol Team

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

Sent: 23 September 2019 17:49

To: DWP freedom-of-information-requests <FREEDOM-OF-INFORMATION-REQUEST@DWP.GSI.GOV.UK>

Subject: Contact email addresss for the Department for Work & Pensions

I have made several unsuccessful attempts to obtain an email address on which I can report TPO misconduct, and so am resorting to the provisions of the Freedom of Information Act.

Even if this request does not technically fall within the remit of this Act, I hope that you will see its reasonableness and provide me with this information.

Yours sincerely,

Ian McInnes.

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