

# 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	28 September 2019
Sender / Recipient / Medium	The Department for Work and Pensions / Ian Clive McInnes / <a href="#">Email</a>
Description	This is simply an automated confirmation from the the follow up to my original request of 23 September for a contact address on which I can report TPO misconduct under the Freedom of Information Act.
Website Links to More Info	<a href="#">Event Summary</a>

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

**Para:** Ian McInnes

28 sep. a las 9:02

This is an automated confirmation that your request for information has been accepted by the DWP Fol mailbox.

By the next working day your request will be forwarded to the relevant information owner within the Department who will respond to you direct.

If your email is a Freedom of Information request you can normally expect a response within 20 working days.

**Email FOI responses will be issued from [no-reply@dwp.ecase.co.uk](mailto:no-reply@dwp.ecase.co.uk)  
We recommend that you add this address to your email contacts otherwise the response may be treated as Spam or Junk mail.**

Should you have any further queries in connection with this request do please contact us.

<http://www.gov.uk/dwp>

\*\*\*\*\*

This document is strictly confidential and is intended only for use by the addressee. If you are not the intended recipient any disclosure, copying, distribution or other action taken in reliance of the information contained in this email is strictly prohibited.

Any views expressed by the sender of this message are not necessarily those of the Department for Work and Pensions.

If you have received this transmission in error please tell us and then permanently delete what you have received.

This email was scanned for viruses by the Department for Work and Pensions antivirus services and was found to be virus free.

Please note: Incoming and outgoing email messages are routinely monitored for compliance with our Email Policy.

\*\*\*\*\*

- 
- 
- 
- 

