

# 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	11 June 2018
Sender / Recipient / Medium	Money Saving Expert / Ian Clive McInnes / <a href="#">Email</a> + Forum Message
Description	<p>This confirms that my posts of Sunday evening (very early Monday morning UK time) were removed by forum staff.</p> <p>It stated that I must be prepared to back up my claims if somebody lodges a complaint (I included a link to my website with the full correspondence). <i>They imply that my posts were removed in response to a complaint, but as I indicated in the <a href="#">document relating to my posts of 10 June</a> it seems unlikely that any reasonable individual (without connections to SW or TPO) would have complained, especially at this time of day.</i></p> <p>They also state that I should refrain from using inflammatory language such as "scam", "rip off", etc. The set of proscribed language also appears to include the words "fraudulent" and "cover up" (<i>perhaps especially if it is the truth</i>).</p> <p>I do not know what kind of language would be both acceptable to MSE and give an accurate representation of my case; and I am not prepared to bowdlerize or otherwise distort my evidence.</p>
Website Links to More Info	<a href="#">Event Summary</a>

New Private Message at MoneySavingExpert.com Forums

MoneySavingExpert.com Forums <webmaster@moneysavingexpert.com>

Para:ian.mcinnnes@yahoo.com.mx

11 jun a las 16:21

DO NOT REPLY TO THIS EMAIL!

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Dear Ian Clive McInnes,

You have received a new private message at MoneySavingExpert.com Forums from MSE ForumTeam2, entitled "Posts removed".

To read the original version, respond to, or delete this message, you must log in here:

[https://forums.moneysavingexpert.com/private.php?utm\\_source=MSE\\_FS&utm\\_medium=Email&utm\\_term=05-Jun-18?utm\\_source=MSE\\_FS&utm\\_medium=Email&utm\\_term=05-Jun-18](https://forums.moneysavingexpert.com/private.php?utm_source=MSE_FS&utm_medium=Email&utm_term=05-Jun-18?utm_source=MSE_FS&utm_medium=Email&utm_term=05-Jun-18)

This is the message that was sent:

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Hi

We've removed your posts.

Almost any topic can be discussed on our Forum as long as posts comply with our Terms & Conditions (<a href="http://www.moneysavingexpert.com/site/terms-conditions"><http://www.moneysavingexpert.com/site/terms-conditions></a>) and Forum Rules FAQs (<a href="http://www.moneysavingexpert.com/site/forum-fags"><http://www.moneysavingexpert.com/site/forum-fags></a>)

If necessary, you must be able to back up your claims if someone lodges a complaint.

Please also refrain from using inflammatory language such as "scam", "rip-off" or "cowboys" etc and if you have an opinion to express rather than a fact, please make it clear that is what you're doing and include any relevant facts that form the basis of your opinion.

Kindest Regards

MSE Forum Team

This Forum account inbox isn't monitored. If you have a question or need to reply to this message please forward it to [forumteam@moneysavingexpert.com](mailto:forumteam@moneysavingexpert.com)!from the email address you joined the forum with, together with your query.

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Again, please do not reply to this email. You must go to the following page to reply to this private message:

[https://forums.moneysavingexpert.com/private.php?utm\\_source=MSE\\_FS&utm\\_medium=Email&utm\\_term=05-Jun-18?utm\\_source=MSE\\_FS&utm\\_medium=Email&utm\\_term=05-Jun-18](https://forums.moneysavingexpert.com/private.php?utm_source=MSE_FS&utm_medium=Email&utm_term=05-Jun-18?utm_source=MSE_FS&utm_medium=Email&utm_term=05-Jun-18)

All the best,

MoneySavingExpert.com Forums