

Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,
and its brazen cover up by The Pensions Ombudsman*

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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	13 June 2018
Sender / Recipient / Medium	Money Saving Expert / Ian Clive McInnes / Email
Description	This is simply an automated reply to the email I sent on the same day in response to the removal of my posts.
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RE: [E] Removal of Factual Posts Reporting Misconduct by SW and TPO #571579

Forum Team <forumteam@moneysavingexpert.com>

Para:lan McInnes

13 jun a las 10:30

If replying please write your comments above this line.

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- * We don't usually reply to forum reports. We receive hundreds of emails every day and focus on dealing with them as swiftly as we can so we can only reply if we need to ask you a question, or if your email needs a formal response.
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- * If your question isn't answered on our main site please post it on the Forum. We have a fabulous community of friendly people helping each other out <http://forums.moneysavingexpert.com>

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Finally, if you've managed to read this far... Hi-Five!

MoneySavingExpert.com Forum Team

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