

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	14 June 2018
Sender / Recipient / Medium	Money Saving Expert / Ian Clive McInnes / Email
Description	<p>This is the reply to my email of 13 June about the removal of my posts. It seems to confirm that my posts were considered inflammatory on the basis of the thread title: "Fraudulent Evasion of Pension Encashment by Scottish Widows, and its Cover up by TPO".</p> <p>They then say that in such cases they need to make a decision on whether its something they can support (<i>perhaps will would be a more appropriate word</i>). They stated that my email had been forwarded to their Editorial Team, in case they can look into it further. But the tone of this statement gives me no optimism of receiving anything more on this. <i>If and when I do, it will be published on my website within two or three days of receiving it.</i></p> <p>I invite the reader to review my posts and correspondence, and draw their own conclusions about the motives of MSE for such restrictions. And even if words like "scam" are used, I think it is for users to judge whether there is any substance to justify this. But what does seem clear is that if you have anything seriously negative to say about SW, TPO, and no doubt other entrenched organisations, your posts will meet the same fate as mine.</p>

	<p>And the credibility of MSE is further tarnished by their claim that they only remove posts in response to complaints made by users, and that these are few. I have no means of knowing the proportion of posts they remove, but mine were removed rapidly (the first two at least in 15-30 minutes); this in the small hours of Monday morning. And the only reasonable people likely to object to my posts would be those working on behalf of SW or TPO.</p> <p>I give here the link to my page on MSE, showing that three threads have been created, but with zero posts.</p>
Website Links to More Info	Event Summary

RE: [E] Removal of Factual Posts Reporting Misconduct by SW and TPO #571579

Forum Team <forumteam@moneysavingexpert.com>

Para:Ian McInnes

14 jun a las 8:15

If replying please write your comments above this line.

Hi

Thank you for getting in touch.

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

In relation to the size of our forum we rarely remove forum posts and only take action when posts are reported.

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

As you've mentioned, your post included the subject line "Fraudulent Evasion of Pension Encashment by Scottish Widows, and its Cover Up by TPO".

Where inflammatory posts are reported we need to make a decision on whether it's something we have the resource to support.

We're here to help site users save money and make them aware of subjects such as this but we need to pick our own battles based on our research, knowledge, expertise and resource.

We've forwarded your email to our Editorial Team in case it's something they can look into further for a possible news story or other content on our site.

We hope this helps explain,

Regards,

MSE Forum Team

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