

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	15 March 2016
Sender / Recipient / Medium	Ian Clive McInnes / Scottish Widows / Fax
Description	Initial enquiry for taking a lump sum from my pension plans.
Website Links to More Info	Event Summary / Details (SW)

Ian McInnes
Clavel #322
Col. Palo Alto
Zamora, C.P.59618
Michoacán, MEXICO
15 March 2016

ian.mcinnnes@yahoo.com.mx

National Insurance Number: **XX 99 99 99 X**

Scottish Widows
15 Dalkeith Road
Edinburgh EH16 5WL

Personal Pension Plan: **P56879Q**
S2P Replacement Plan: **N80803X**
Stakeholder Pension Plan: **7410049**

Due to nonpayment of an Army pension that I should have received over six months ago (as a result of misconduct by Equiniti Paymaster, the paying agent), I must take a lump sum from the above plans. I understand that from the age of 55, I can take 25% tax free (I was 60 on 13th September 2015). Obviously, I would like to avoid paying tax on any excess amount.

I am a permanent resident of Mexico, and have been living here continuously for over 10 years. I do not have any investments or other form of income from the UK, and am no longer in Self Assessment. I would like to take the maximum tax-free sum (this would presumably be 25% plus the basic single person's allowance). I hope that this can be done before the 5th April (within this tax year).

The address of my bank is:

HSBC, Madero Sur #355, Col. Centro, C.P. 59600, Zamora, Michoacán, Mexico.

My account number is:4032956468 in the name of:Ian Clive McInnes. The CLABE (number to use for international transactions) is: 021535040329564689.

These details were used by Scottish Widows in response to a letter of 2nd December 2013 in the surrender of an OEIC (11215134) and a Mortgage Plan (K168358K).

I can be contacted on the above email address. Please advise me on this matter, and whether you would accept a signed fax, as sending a letter by courier would be very expensive. I cannot receive fax, but can provide a contact telephone number if you wish. Please do not use post, as it takes around three months!

Yours sincerely,



Ian McInnes.