

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	05 April 2016
Sender / Recipient / Medium	Scottish Widows (Gary Knox) / Ian Clive McInnes / Email
Description	<p>Summary of requirements ("verification" documents and their certification) required by SW (<i>not the UK government</i>) in order to encash a pension. A PDF document Individual Identification and Verification Form was attached; this lists the accepted means of verifying name and address, plus other specifications, and which should be viewed in conjunction with the document below. It will be seen that these two documents to some degree duplicate and conflict with each other.</p> <p>The requirements are very (unduly) specific, and some details relating to the certification are likely to be impossible to meet, especially for those living overseas. This, together with the fact that these two documents conflict, add to the considerable difficulties for the customer.</p> <p>The very next day, a quite different version of the form was sent by post, and several other varying versions later. This can only have been to create still more difficulties for the customer, to what are already draconian and onerous demands that are falsely stated by SW to be "required under UK legislation". <i>This email followed a telephone interview lasting an hour and a half, which was clearly designed to dissuade me from the encashment.</i></p> <p>These documents are key to the core issue of my case against SW.</p>

	<p>Also note that, whilst the email below appears to offer several means of returning the documents, without clear requirements for their certification, it is apparent (only after studying the form) that they must all be certified and posted. The manner of certification is unduly specific, and is likely to be unachievable for those living in other countries. Furthermore, whilst the email gives 30 days to reply, the letter sent the next day allows only 14 days. As this period includes post both ways, this requirement is also likely to be impossible to fulfil for those living overseas. <i>Yet the Final Response of Scottish Widows lays the blame entirely on a foreign postal service.</i></p>
Website Links to More Info	<p>Overview (Conduct SW) / Overview (Intractable Requirements) / Verification Issues / Event Summary / Details (SW)</p>

Information Requested

- [Scottish Widows Email Output, Mailbox <VSCMailOutput@scottishwidows.co.uk>](mailto:VSCMailOutput@scottishwidows.co.uk)
-
- abr 5 a las 10:06 A.M.

Para

- ian.mcinnnes@yahoo.com.mx

Texto del mensaje

PLEASE NOTE THAT THIS MAILBOX IS NOT MONITORED FOR RESPONSES

Dear Mr Mcinnes,

Thank you for your recent telephone enquiry. As requested, I can confirm that I have attached the following information regarding the aforementioned policy:

- Identification and verification form

We will need 1 document confirming proof of name, 1 document confirming proof of age and 1 document confirming proof of address. Please find in the above form a list of documents you can send in for name and address aswell as this, we will need a certified copy of your birth certificate.

To certify a document, here is a list of people who can certify your documents.

Employee of a UK registered bank or other UK registered and regulated financial institution, including an employee of Scottish Widows.

Financial Adviser or Broker regulated in the customer's country of residence by the country's primary financial regulator

Lawyer/Attorney or Notary Public (either UK based or in the country of residence of the customer)

- Certified or Chartered Accountant (either UK based or in the country of residence of the customer)
- In relation to members of the British Armed Forces based abroad only, an officer in the forces.

To certify a copy, 1 of the above people will need to see the original, make a copy and then include the below requirements on this copy.

- Full name and address of the person certifying the documentation
- The position or status of the person certifying the documentation
- Dated and signed by the person certifying the documentation
- Marked as 'original seen'
- All documentation and certification details MUST be clear and legible
- Applicants are not be permitted to certify their own evidence
- In situations where a good photographic evidence of identity cannot be achieved, the copy should be certified as providing a good likeness of the applicant.

Then please send in the certified copy to us attached with a covering letter stating your policy number and confirmation, this is in order for you to take your pension benefits. If you don't send this within 30 days of the appointment then the request will be closed.

Should you require any additional information, please contact our office.

Kind Regards,

Gary Knox

Returning A Completed Form?

Your completed paperwork may be returned to us via fax, email or post. If you are to return information via email, we request that any associated forms are attached as a scanned PDF document and the relevant policy number quoted within the subject header to ensure that it is processed correctly. Please note that in cases where an original document or certified copy is required that these may only be received via post.

Post: Scottish Widows PO Box 902, 15 Dalkeith Road, Edinburgh, EH16 5BU
Email: ipc.aftersales@scottishwidows.co.uk
Fax: 0131 662 4053

Looking For More Information?

Should you require any additional information, please contact our offices directly. Our lines are available Monday to Friday (8.00am – 6.00pm) and Saturday (9.00am – 12.30pm).

Life and Pensions 03457 166 777

Online Services

Scottish Widows also features a range of product information and literature through our website www.scottishwidows.co.uk. For further information, please speak to one of our trained consultants on the above contact number.

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*** WARNING : This message originates from the Internet ***

- Individual Identification and Verification Form.pdf