

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	11 April 2016
Sender / Recipient / Medium	Ian Clive McInnes / Scottish Widows / Email
Description	Sent in response to the request for documents of 05 April, with 8 attachments of original and certified documents.
Website Links to More Info	Overview (Intractable Requirements) / Event Summary / Details (SW)

Information Requested: Policy Numbers P56879Q, N80803X

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- abr 11 a las 4:03 P.M.

Para

- ipc.aftersales@scottishwidows.co.uk

The best Evidence of Address document that I can provide is a bank statement of 2007. I have no more recent statement, since at that time I chose to no longer receive bank statements through the post. One should understand that post here is not the same as that in the UK. And post from the UK to Mexico is extremely slow (around 3 months) and of questionable reliability. For this reason, I have always strived to avoid the use of post.

Especially given that payment is to be made direct to the account to which the statement relates, I fail to understand why any further proof of address would be required. You will note that this bank statement contains the same details that you hold and have already used. I received a much larger sum from Scottish Widows in this account in late 2013, as surrender of an OEIC (11215134) and a Mortgage Plan (K168358K), without having to furnish any such proofs.

I cannot provide Evidence of Address in any of the other forms specified, for the following reasons:

- My national identity card contains no address information
- I hold no driving licence
- Utility bills are of no use as they relate to the residential address, and during the over ten years I have been living in Mexico, I have used a separate address to receive mail. This is since neither of my two residences is a deliverable postal address (the first because it lies off the main street behind security gates, the second as it is too remote). As with bank statements, I originally received telephone bills at the address you hold, but subsequently chose to no longer receive these by post. Electricity bills are delivered or to be collected (not posted), and contain the residential address (I provided a key so they could pass the security gates to read the meter outside the main gate). In the case of property tax, nothing is sent (or delivered); one pays at the council offices, and again the receipt issued contains the address to which the payment relates.

To understand further this situation, you may see two web pages I have developed on my two residences:

www.vivazamora.mx/elrefugio (first house - off main street, past gates)

www.vivazamora.mx/laesperanza (second house - out of town, very few living in area)

Also, there are some photos taken from the first house on Google Earth with my name.

Therefore I attach the following certified documents:

- Bank Statement (as Evidence of Address)
- National ID card (as Evidence of Name)
- Birth Certificate (as Evidence of Date of Birth)

These are certified by a notario público (in Mexico, this is an experienced government-appointed lawyer). They insisted on doing the certification in the manner customary in Mexico. In particular, I was unable to prevail upon them to mark the copies as "original seen"; for one thing, this is in the English language, whereas the official language of Mexico is Spanish. I testify here that they did act on the originals, and in any case would not have certified copies. Also, their certification does not include their address - however I have included a scan of their card containing this.

To supplement the copies certified by the Notary Public, I enclose scans of the original documents

giving much better quality. As required, all these are in PDF format (zoom in to see more detail).

I hope that all this will enable you to process my application. As I indicated above, about two years ago, I received a much larger sum from Scottish Widows in the account whose details you hold; then, only a signed letter was required.

Regards,
Ian McInnes.