

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	21 May 2016
Sender / Recipient / Medium	Ian Clive McInnes / Scottish Widows / Email
Description	Follow up to my email of 11 April, having heard nothing nor received payment. <i>In fact this is because Scottish Widows responds to emails only by ordinary post, claiming that this suits the majority of their customers - even though I made clear in my email of 11 April and previously that post is unviable as it can take well over 3 months to arrive.</i>
Website Links to More Info	Event Summary / Details (SW)

Encashment of Policies P56879Q, N80803X

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- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- mayo 21 a las 5:13 P.M.

Para

- ipc.aftersales@scottishwidows.co.uk
- Paul.Wright@scottishwidows.co.uk

Texto del mensaje

I arranged by telephone on 5th April 2016 to fully encash the above policies. This telephone call lasted in total about an hour and a half. It was followed by a telephone appointment on 14th April 2016, and a request for documents to verify my identification, date of birth and address. I supplied the required information (including 8 documents, 3 of which are certified) in an email of 11th April 2016. I also received the telephone call on 14th April (which turned out to be only in connection with the remaining policy 7410049, which I had previously stated I wished to retain - during this time I tried to establish that processing of the encashment of the other two policies was in hand).

Despite this, I have received no payment, nor any indication as to why. In my case, verification should be straightforward, especially since you have previously made payment to the bank account to which the payment is to be made (OEIC 11215134 and Mortgage Plan K168358K).

I trust you will remedy this promptly, and I hope to receive the transfer without further delay.

Regards,

Ian McInnes.