

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	01 July 2016 (document dated 27 June 2016)
Sender / Recipient / Medium	Scottish Widows (Wayne Brown) / Ian Clive McInnes / Email Attachment (preceded on 27 June 2016 by an Email to set up a Lloyds password)
Description	<p>Denial of knowledge of the term "Internal Dispute Resolution Procedure", in response to my request for the said document. And SW also handles occupational pensions.</p> <p>This was bizarrely sent as a password-protected PDF (perhaps they thought that this would keep it off the record). The content is appended; the links above are to email wrapper and the target document.</p> <p>The fact that this offers a "Secure Reply" did not prevent Scottish Widows from subsequently refusing to deal with my complaint by email, citing security and privacy reasons. They would use only telephone (as they like to do instead of post to browbeat people and keep things off the record).</p> <p>Another notable feature is that it was sent as an email; all previous correspondence from SW since their initial emailed request for documents was by post, despite my warnings about the extremely slow post to Mexico. But they are now in complaint-management mode...</p>
Website Links to More Info	Overview (Dishonest and Evasive Complaint handling) / Event Summary / Details (SW)

Subject:**From:** "Brown1, Wayne" <Wayne.Brown1@scottishwidows.co.uk>**Date:** Mon, 27 Jun 2016 14:44:06 +0100**To:** "ian.mcinnnes@yahoo.com.mx"[<ian.mcinnnes@yahoo.com.mx> Reply Securely](#)

Dear Mr McInnes,

Thank you for your email dated 26 June 2016 in reference to you pension policies P56879Q, N80803X.

Unfortunately we are not aware of the expression "Internal Dispute Resolution Procedure" If you would be kind enough to clarify what you want, we would be happy to assist you if we can.

Wayne Brown | Administrator| Lloyds Legacy Pensions

Scottish Widows, PO Box 902, Dalkeith Road, Edinburgh, EH16 5BU

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