

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

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|-----------------------------|--|
| Date Sent / Received | 01 July 2016 (document dated 30 June 2016) |
| Sender / Recipient / Medium | Scottish Widows (Jackie Matthews) / Ian Clive McInnes / Email Attachment (preceded by a second Email to set up a Lloyds password) |
| Description | <p>This requests me to post the documents that they had found to be invalid in their letter of 14 April (received 06 June). It follows a document dated 27 June, in which familiarity with the term IDRPs was denied (both these were received on 01 July).</p> <p>So it appears that they do after all understand what an IDRPs is, and that the whiff of a complaint brewing has caused my invalid documents to become acceptable (even though SW still maintains that they are required by the British government). <i>But this is all about "putting things right" for the customer (it seems that they did not have a deal in place with the crooks at The Pensions Ombudsman at that time - only The Financial Ombudsman).</i> Like that document, this is also in the form of a password-protected PDF. I append the content and give a link above to the email wrapper. And again, it is notable for having been sent as an email, even though 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: pension requirement list
From: "Okafor, Emmanuel" <Emmanuel.Okafor@scottishwidows.co.uk>
Date: Fri, 1 Jul 2016 09:54:37 +0100
To: "lan.mcinnnes@yahoo.com.mx" <lan.mcinnnes@yahoo.com.mx>

[Reply Securely](#)

[cid:image001.png@01D1D37E.8503BDD0]

Mr I C McInnes
Clavel 322
Col Palo Alto
Zamora CP59618 Michoacan
MEXICO
OS

30th June 2016

Dear Mr McInnes,

Policy Number: P56879Q

Thank you for your recent encashment request for the above pension policy

As part of the processing of your request, Scottish Widows are required under UK legislation to verify your identity(ies). I can confirm that we have received the identity and verification documents which you sent in to us by email however we are unable to accept photocopies or scanned documents. Could you please send us the original certified copies of the identification and verification documents by post. We have tried phoning you several times to discuss without success.

Please send the documents as soon as possible to enable settle your claim. If we do not receive this information we may not be able to action your request and it is likely to delay payment.

If you have any queries or need any more information, please call our Customer Helpline on 0845 300 44 55 (Overseas +44 131 655 6000) and we will be happy to help you.

[cid:image002.gif@01D1D37E.8503BDD0]

Jackie Matthews
Customer Services Manager

From: Awan, Ehtsham
Sent: 30 June 2016 15:39
To: Okafor, Emmanuel
Subject: pension AML Reqts List.doc

lan.mcinnnes@yahoo.com.mx

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