

# 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  
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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 June 2016 / 06 July 2016
Sender / Recipient / Medium	Scottish Widows (Taylor Spiers) / Ian Clive McInnes / Post
Description	<p>Final request for documents sent by SW, for policy N80803X. Although it is the last of six such postal requests, the previous one dated 26 May (sent only two days after another of 24 May) did not arrive until 10 October. This one is quite different to all the other paper forms, being similar to (but still different from) that originally emailed.</p> <p>Four out of the six such varying paper forms sent by SW were received on 06 July, one on 16 June in rejection of my documents, the other not being received until 10 October. They continued to send all these forms having been informed that I cannot meet their requirements, and that due to slow post these forms are not likely to arrive for several months. In any case, they are grossly superfluous; the one emailed is all that is required. The sending of all these forms was endorsed in their Final Response (which intended to enclose yet another). I have no doubt that the motivation for sending them is to feign willingness to encash, and justify closing my application on the basis of my non-response (to some sent within a few days of each other).</p>
Website Links to More Info	<a href="#">Overview (Postal Requests for Documents)</a> / <a href="#">Event Summary</a> / <a href="#">Details (SW)</a>

Mr Ian Clive McInnes  
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(Local Rate)  
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Dear Mr McInnes

01 June 2016

**Policy Number: N80803X**

Thank you for getting in contact regarding your Personal Pension Plan

As part of the processing of your request, Scottish Widows are required under UK legislation to verify your identity(ies). To enable us to do this please supply two types of evidence for the party(ies) to be verified, named above, from the enclosed list, one from Part A and one from Part B. One document cannot cover both types of evidence.

We still require valid documentation for proof of name and address due to previous documents been sent in which were not originals and the bank statement dated from 2007.

I hope this does not cause any inconvenience.

Please return the enclosed form, together with the evidence, within 14 days from the date of this letter. If we do not receive this information we may not be able to action your request and it is likely to delay future payments.

**All documentation must be certified by one of the parties listed on the enclosed form.**

If you are unable to send the original copies you can go to any Lloyds Bank Branch with the original documents and a staff member at the branch can certify copies to be sent to us.

If you have any queries or need any more information, please call our Customer Helpline on 0345 300 44 55 and we will be happy to help.

Yours Sincerely

**Taylor Speirs**

Taylor Speirs  
Customer services

## Individual Identification and Verification Form

Name of Individual(s) to be verified:

Scheme/Policy Number:

Nationality:

Residency:

**A EVIDENCE OF NAME DOCUMENTS – UK RESIDENTS ONLY**  
**(Do not send originals we only require certified copies)**

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
Current Signed Passport		
(EEA) member state identity card		
Northern Ireland Voter's Card		
Residence permit issued by Home Office to EU Nationals		
Current (EEA) UK photo card driving licence or blue disabled driver's pass		
Benefit book (or original notification letter from the Benefits Agency confirming the right to benefits)		
Her Majesty's Revenue and Customs Tax Notification e.g. tax assessment, statement of account, notice of coding (Note : P45's and P60's are not official HMRC documents and are therefore not acceptable)		
Shotgun or Firearms Certificate		

**B EVIDENCE OF ADDRESS DOCUMENTS – UK RESIDENTS ONLY**  
**(Do not send originals we only require certified copies)**

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
Recent Utility bill or statement - no older than 3 months ( <i>mobile phone bills are not acceptable</i> )		
Local authority tax bill - valid for the current tax year		
Current full UK driving licence (new photo card licence) if not used for evidence of name verification (old style provisional licences are not acceptable)		
(EEA) member state identity card or Northern Ireland Voter's Card that contains an address - if not used for evidence of name verification		
Recent systems-generated or signed documentation from a regulated financial sector firm indicating that an account / investment / insurance relationship exists and which contains your address – for example bank or building society statements. <b>Statements printed off the Internet are not acceptable.</b>		
Solicitors letter confirming recent house purchase or land registry confirmation		
Local council rent card or tenancy agreement		
Benefits Book or original notification letter from the benefits agency confirming the rights to benefit demands – if not used for evidence of name verification		
Her Majesty's Revenue & Customs (HMRC) correspondence addressed to the applicant at the applicant's address – if not used for evidence of name verification		

**Notes for Completion**

We **MUST** have separate proof of evidence for name and address. **One document cannot cover both.**

All documents provided must be certified. A description of who can verify documents and what is required for this certification to be acceptable is listed on the third page. Please note we **DO NOT** accept photocopied or faxed forms or supporting evidence. We only require certified copies of your original name and address evidence documents

**A EVIDENCE OF NAME DOCUMENTS – NON UK RESIDENTS**  
**(Do not send originals we only require certified copies)**

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
Current Signed Passport		
National identity card		
Photo-card Driving Licence		

**B EVIDENCE OF ADDRESS DOCUMENTS – NON UK RESIDENTS**  
**(Do not send originals we only require certified copies)**

	Please Tick Appropriate Evidence Sent	
	Person 1	Person 2
National Identity Card (if not used to verify name)		
Driving Licence (if not used to verify name)		
Utility or Rates bill (mobile telephone bills are not acceptable)		
Bank Account Statements – provided these are not Internet generated statements		

**Notes for Completion**

We **MUST** have separate proof of evidence for name and address. **One document cannot cover both.**

All documents provided must be certified by an independent party who has authenticated the documentation you are using for Anti Money Laundering purposes.

A description of who can certify documents and what is required for this certification to be acceptable is listed on the following page.

Please be aware that your documentation can be certified by a member of staff at a branch of the Lloyds Banking Group. **In order for the bank to know you are a Scottish Widows Policy Holder we would ask that you take the covering headed page from this letter with you when requesting your documents to be certified.** The following information **must** be given by the certifier at the branch:

- ◆ Staff name and position
- ◆ Date of certification
- ◆ Documentation signed as a certified true copy
- ◆ An official branch stamp

**C SOURCE OF WEALTH DECLARATION – UK RESIDENTS & NON UK RESIDENTS**

Source of Wealth – Please indicate where the money for this investment has come from:

	Please Tick	
	Person 1	Person 2
Income from Employment		
House Sale		
Company Sale		
Inheritance		
Gift		
Divorce Settlement		
Other (please specify)		

Person 1

Person 2

Scottish Widows reserves the right to request further documentary evidence of source of wealth should it be considered necessary. Please note that missing information may delay the processing of the application or settlement monies.

## **Certified Documents**

Please follow these guidelines for who can verify your documentation dependent on your nationality and residency

### **UK residents who are UK nationals**

- UK solicitor
- UK employee of a bank or other regulated financial institution
- Financial Conduct Authority (FCA) regulated financial advisor or broker
- MCCB regulated mortgage broker
- Certified or Chartered Accountant

### **UK residents who are non UK nationals**

- Financial Conduct Authority (FCA) regulated financial advisor or broker and any of the Intermediary's employees
- UK employee of a bank or other regulated financial institution
- A Solicitor, lawyer or attorney of either the UK or the country of issue
- A Manager within Lloyds Banking Group
- An embassy, consulate or high commission of the country of issue

### **UK nationals who are not UK resident**

- 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.

### **Non UK nationals who are not UK resident**

- A lawyer, attorney or Notary Public (either UK based or in the country of residence of the customer)
- A Manager within Lloyds Banking Group
- An embassy, consulate or high commission of the country of issue
- Financial Adviser or Broker regulated in the customer's country of residence by the country's primary financial regulator

In order for certification to be accepted and the certifier capable of being contacted if necessary the following must be present and clear on the documents: -

	Requirement	Present?
1	Full name and address of the person certifying the documentation	
2	The position or status of the person certifying the documentation	
3	Dated and signed by the person certifying the documentation	
4	Marked as 'original seen'	
5	All documentation and certification details MUST be clear and legible	
6	Applicants are not be permitted to certify their own evidence	
7	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.	