

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	13 July 2016
Sender / Recipient / Medium	Scottish Widows (David Sanger) / Ian Clive McInnes / Email
Description	<p>Response to my emailed complaint of 10 July. This offers only telephone as a medium for its resolution, refusing to deal with it by email on security grounds, with ridiculous concerns for my privacy and staying safe online.</p> <p>This excuse is made even though on 01 July they had sent two password-protected PDF documents with secure reply. And I had made plain my difficulties in using the telephone in my email complaint. <i>But Scottish Widows forces the use of telephone when it wants to browbeat customers and/or keep things off the record; just as it forces the use of post at other times</i>).</p> <p><i>This email was sent again on 15 July, together with postal complaint information. The latter refers one to the Financial Ombudsman (which is supposed to deal only with complaints relating to the sales and marketing of pensions), rather than The Pensions Ombudsman. Seems that they still hadn't done a deal with TPO at that time...</i></p>
Website Links to More Info	Overview (Dishonest and Evasive Complaint handling) / Event Summary / Details (SW)

Complaint Reference:10982346 | David Sanger

- [Sanger, David <David.Sanger@scottishwidows.co.uk>](mailto:David.Sanger@scottishwidows.co.uk)
-
- jul 13 a las 6:30 A.M.

Para

- Ian.mcinnnes@yahoo.com.mx

Texto del mensaje

Dear Mr McInnes

Thank you for your recent email received on 10 July 2016.

IMPORTANT:

- If replying via email, please include your initials, full surname and your post code
- To help protect your identity and stay safe online, please do not send any further information regarding your identity by e-mail
- To ensure your security, at this time we are not able to respond to the specifics of your complaint by email

I would appreciate the opportunity to discuss this matter with you further. If you could contact me by:

- Calling: 0800 028 7350 - using my pin 1580952. Free phone from most landlines
- If calling from abroad or mobiles: +44 131 549 9770- using my pin 1580952.
- Alternatively you can reply to this email, confirming the best time and number for me to call you - and I'll endeavour to do so.

Be assured we'll deal with this matter as quickly as possible. Our opening hours are: Monday - Friday 8am - 6pm.

To confirm this is an authorised email from Scottish Widows the first 4 characters of your postal code are: CP59.

Yours sincerely

David Sanger

LP&I Specialist Complaints | Customer Services | Group Operations

Tel: 0800 028 7350 Pin: 1580952 | Email: david.sanger@scottishwidows.co.uk

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