

# 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](mailto: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	17 July 2016
Sender / Recipient / Medium	Ian Clive McInnes / Scottish Widows (David Sanger) / <a href="#">Email</a>
Description	My reply to the complaint response of 13 July, rejecting of the use of telephone in its resolution (for reasons that I stated clearly). I also gave a link to my website. Although this was still a work in progress, I had realised by now that SW's "verification" demands were one huge lie (the British government does not require any verification documents whatever).
Website Links to More Info	<a href="#">Overview (Dishonest and Evasive Complaint handling)</a> / <a href="#">Event Summary</a> / <a href="#">Details (SW)</a>

## Re: Complaint Reference:10982346 | David Sanger

Gente

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- jul 17 a las 17:29

Para

- [Sanger, David](#)

### Texto del mensaje

I have no idea why they are required, but my initials and name are I C McInnes, and my postcode is CP 59618 (this is in Zamora, Michoacán, Mexico).

I am not prepared to discuss this matter over the telephone. Apart from the fact that I have a hearing impairment making this difficult, this medium is simply not appropriate for a complaints procedure. As you must surely know, all information must be recorded for a case to be built up for review by the Pensions Ombudsman. And the issues are simply too complicated to make resolution over the telephone possible.

As I indicated, my previous email was simply an interim complaint, outlining my main concerns. I am developing a website to document my complaint:

[www.vivazamora.mx/ScottishWidowsComplaint](http://www.vivazamora.mx/ScottishWidowsComplaint)

This is a work in progress and will be refined and updated as events unfold, but already adequately reflects my position.

Regards,

Ian McInnes.