

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 August 2016
Sender / Recipient / Medium	Scottish Widows (Alex Boyne) / Ian Clive McInnes / Email
Description	Another response to my emailed complaint of 10 July, offering to accept as verification a scan of my ID card alone, provided it were emailed by my bank. This "offer" dealt with the statement I made in my emailed complaint that no proof of address was required with proof of date of birth (my ID card gives date of birth, but not address). However, it seems that he had not seen the more recent information on my website, in which I reject SW's "verification" requirements entirely. I was obviously not about to accept this "offer", and did not consider a reply necessary, especially bearing in mind the obviously contrived and ad-hoc nature of the new requirements.
Website Links to More Info	Overview (Dishonest and Evasive Complaint handling) / Event Summary / Details (SW)

pension

- [Boyne, Alex <Alex.Boyne@scottishwidows.co.uk>](mailto:Alex.Boyne@scottishwidows.co.uk)
- ago 1 a las 10:10 A.M.

Para

- ian.mcinnis@yahoo.com.mx

Texto del mensaje

Policy no. P56879Q

Dear Mr McInnes,

Thank you for your correspondence dated 10 July 2016.

In order to proceed with the encashment of the above policy we require to see original or certified copies of your proof of identity.

I realise there have been various issues providing this and apologise for any inconvenience caused.

We cannot accept copies sent from private email accounts, however if you could arrange for a certified copy of your Identity Card to be emailed

by the HSBC branch you have supplied the address for we would be able to accept this as verified proof.

Please advise the branch to include in their email:

The name and staff number of the person verifying the ID
The branch address and contact details
Any specific wiring instructions to ensure payment reach you
Confirmation that you are the account holder.

Alternatively if the branch cannot facilitate this please send by courier the original or certified copies

Alex A Boyne / Pensions Administrator/ Heritage Pensions / Insurance Customer Delivery /
Group Operations

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01316556272

alex.boyne@scottishwidows.co.uk

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