

# 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	16 June 2016 / 04 August 2016
Sender / Recipient / Medium	Scottish Widows (Inge Sandham) / Ian Clive McInnes / Post
Description	<p>Letter closing my application as my documents were unacceptable, and I had not responded to three requests for documents; they must therefore assume that I no longer wanted to proceed with this claim. This is despite my having recently sent a follow up making clear that I wanted my money, to which they responded on 01 June with yet another form (thus giving me barely the 14 days including post both ways to respond).</p> <p>And this letter of 16 June was sent on the very day that I received the letter rejecting my documents, obviously giving me no means of remedying the situation, even if I could fulfil their verification requirements. Moreover, the three requests for documents referred to were sent within a few days of each other, clearly to give them an excuse to close my application.</p> <p><i>The same day as receiving this letter closing my application, I received another dated 30 June requesting me to send the (now valid) documents (this was after I had asked for their IDRP).</i></p>
Website Links to More Info	<a href="#">Overview (Neglectful Response)</a> / <a href="#">Event Summary</a> / <a href="#">Details (SW)</a>

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16 June 2016

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

Dear Mr McInnes,

Policy Number: N80803X

Thank you for returning your documentation relating to the retirement of the above mentioned policy. Unfortunately, I am unable to process your retirement from the documentation you have provided.

As we have made three requests for the additional information without reply, we must assume that you do not wish to proceed with this claim and are therefore terminating this claim.

Do please phone our Helpdesk on the number above, if you have any questions or need more information about your policy.

Yours sincerely

*Inge Sandham*

Inge Sandham  
Customer Services