

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	30 June 2016 / 04 August 2016
Sender / Recipient / Medium	Scottish Widows (Jackie Matthews) / Ian Clive McInnes / Post
Description	Letter requesting me to post the invalid documents that I had emailed (these became acceptable after I enquired about their IDRP). This was also sent by email as a password-protected PDF on 01 July. <i>The same day as receiving this letter requesting me to post the (now valid) documents, I received another dated 16 June closing my application.</i>
Website Links to More Info	Overview (Dishonest and Evasive Handling of my Complaint) / Event Summary / Details (SW)

Scottish Widows Limited Telephone: 0345 3004455
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15 Dalkeith Road Overseas: +44 131 655 6000
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EH16 5XZ Textphone: 0345 300 2051

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

30th June 2016

Dear Mr McInnes,

Policy Number: P56879Q

Thank you for your recent encashment request for the above pension policy

As part of the processing of your request, Scottish Widows are required under UK legislation to verify your identity(ies). I can confirm that we have received the identity and verification documents which you sent in to us by email however we are unable to accept photocopies or scanned documents. Could you please send us the original certified copies of the identification and verification documents by post. We have tried phoning you several times to discuss without success.

Please send the documents as soon as possible to enable settle your claim. If we do not receive this information we may not be able to action your request and it is likely to delay payment.

If you have any queries or need any more information, please call our Customer Helpline on 0845 300 44 55 (Overseas +44 131 655 6000) and we will be happy to help you.



Jackie Matthews
Customer Services Manager