

# 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	29 September 2016
Sender / Recipient / Medium	Ian Clive McInnes / Scottish Widows (David Sanger, Main Portal) / <a href="#">Email</a>
Description	<p>First sending of a list of <a href="#">Questions</a> to SW, especially to probe their "verification" demands. I mentioned that the matter was now in the hands of TPO, in the hope that this might put them under pressure to answer.</p> <p><i>Some hope: I am now almost certain that TPO did a deal shortly after my case was assigned, to protect Scottish Widows from what would be a very damaging case. Yet TPAS also proved evasive on the issue of SW's "verification", which they must surely have known was illegal.</i></p>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (SW)</a> / <a href="#">Details (TPO)</a> / <a href="#">Questions for SW</a>

## Complaint 10982346 (attempted encashment of P56879Q & N80803X)

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- sep 29 a las 8:11

Para

- [David.Sanger@scottishwidows.co.uk](mailto:David.Sanger@scottishwidows.co.uk)
- [ipc.aftersales@scottishwidows.co.uk](mailto:ipc.aftersales@scottishwidows.co.uk)

### Texto del mensaje

Following consultation with the Pensions Advisory Service and your Final Response of 24 August, this matter is now in the hands of the Pensions Ombudsman.

The main issue of this case is that Scottish Widows imposed and enforced verification requirements that were impossible for me to fulfil. My investigation indicates that Scottish Widows imposes these on pension plans without any justification in government regulations.

To enable Scottish Widows to explain the circumstances that led me to this view, I have prepared a list of questions, which I have attached to this email as a PDF document. Clearly your responses to these questions (or the lack thereof) are likely to substantially affect the determination by the Pensions Ombudsman.

Regards,

Ian McInnes.

- [Descargar](#)

Questions .pdf