

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	15 July 2016 / 10 October 2016
Sender / Recipient / Medium	Scottish Widows (Scott Bonyngé) / Ian Clive McInnes / Post
Description	Complaint information in response to my emailed complaint of 10 July. This (like the Final Response) mentions the Financial Ombudsman, but there is no mention of either TPAS or TPO. The information from both FO and TPO state that the remit of FO in the area of pensions is confined to their sales and marketing, and that any complaints received by FO concerning pensions administration will be transferred to TPO. However, this is not the case; on the FO website I rapidly found several Scottish Widows pension complaints that involved only their administration - and not a single one was upheld. This led me to believe that SW must have some arrangement with FO. But it is now clear that SW need no longer worry about TPO (it seems that they did a deal with them too).
Website Links to More Info	Overview (Dishonest and Evasive Complaint handling) / Event Summary / Details (SW)

15 July 2016

Our Ref: EDH/10982346

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

UK Free Phone: 0800 028 7350
Alternative from Mobiles: 0131 549 9770
Colleague Pin: 1580952
David Sanger

Dear <Mr McInnes

Policy Numbers: P56879Q & N80803X

Thank you for contacting us regarding your above policies. We always welcome customer comments as it helps us put things right for you or explain what's happened.

Please find enclosed a copy of our complaint information which gives you details of our commitment to how we deal with complaints.

You may also find additional information on the Financial Ombudsman Service website. You can visit their website at financial-ombudsman.org.uk.

Be assured we will deal with this matter as soon as possible.

If you've any questions or further information, please feel free to contact us.

Yours sincerely

Scott Bonyng

Scott Bonyng
Customer Services Administrator

Enclosures: Complaint Handling Insert

Complaint Handling Insert

Please contact us if you'd like this in Braille or in large Print.

Our Service Promise to you

Our number one priority is to provide you with the highest level of customer service.

We will :

- Confirm receipt of your complaint in writing within five working days.
- Tell you who will be handling your complaint.
- Aim to investigate and reply to you within 4 weeks of receipt of your complaint.

In exceptional circumstances it may not be possible to resolve your complaint within four weeks. If no decision has been reached we will :

- Update you on progress after 4 and 8 weeks.
- If no decision has been reached by 8 weeks - advise you (if appropriate) how you can refer the matter to the Financial Ombudsman Service.

Should you need to contact us

Use the direct dial number provided in the complaint correspondence.

Alternatively, you can contact us by fax, e-mail or in writing.

You can write to :
Scottish Widows Ltd, LP&I Specialist Complaints,
15 Dalkeith Road, Edinburgh, EH16 5BU.

Or contact us via : www.scottishwidows.co.uk

Please note that to help us maintain security and quality of service for our customers, your call may be recorded or monitored.

Sending personal information by e-mail may not be secure. Only include your e-mail address if you agree to us sending you e-mails.

If your complaint remains unresolved

Please talk to us first. We are able to resolve most of the complaints we receive, so we hope you will always feel able to contact us.

- If we have issued you with a response and you have additional relevant information we will be happy to review your complaint further.
- If we are still unable to resolve your complaint to your satisfaction, we'll give you a letter confirming that we haven't been able to reach an agreement.
- If your complaint is about a matter covered by the Financial Ombudsman Service, we will provide you with the details of the Ombudsman Service. Please remember that the Ombudsman Service will normally only consider your complaint once you've been through our complaints process.

The Financial Ombudsman Service

The Financial Ombudsman Service provides consumers with a free, independent service for resolving disputes with financial companies.

The Financial Ombudsman Service can handle most personal finance disputes from life insurance and personal pension plans to bank accounts and stocks and shares. Please remember that the Financial Ombudsman Service will normally only consider your complaint once you've been through our complaints process.

If you want to write to the Ombudsman Service, the address is:

**The Financial Ombudsman Service,
Exchange Tower, London, E14 9SR.**

You can telephone on: **0300 123 9123**

Fax enquiries to: **0207 964 1001**

E-mail enquiries to:

complaint.info@financial-ombudsman.org.uk

Visit their website on: **www.financial-ombudsman.org.uk**