

# 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](mailto: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	19 August 2016
Sender / Recipient / Medium	TPAS (Denis O'Brien) / Ian Clive McInnes / <a href="#">Email</a>
Description	Response at last to my email of 24 July, which raised some difficult issues surrounding my new-found knowledge that SW's "verification" demands have no legitimate basis.  This simply tells me that my paperwork is to be passed to another advisor.
Website Links to More Info	<a href="#">Event Summary</a>

**163274 - Ian McInnes CRM:00042495**

- [Denis O'Brien <Denis.O'Brien@PensionsAdvisoryService.org.uk>](mailto:Denis.O'Brien@PensionsAdvisoryService.org.uk)
- 
- ago 19 a las 9:26 A.M.

Para

- ['ian.mcinnnes@yahoo.com.mx'](mailto:'ian.mcinnnes@yahoo.com.mx')

## **Texto del mensaje**

Dear Ian,

Sorry for the delay in responding to your email and attachments dated 24<sup>th</sup> July.

Having reviewed these I can now let you know that your paperwork is to be passed to another adviser for attention.

Once an adviser has been allocated our further advices will follow but I am afraid that I cannot offer any timescales at present.

Pending allocation, future enquiries should be sent to our Casework & Volunteer Manager, Paul Day ([Paul.Day@PensionsAdvisoryService.org.uk](mailto:Paul.Day@PensionsAdvisoryService.org.uk)) quoting case number: 163274.

Kind regards,

*As money related decisions can be those that affect our life the most you may be interested in a new free service we have been given access to that will help you know when and where to trust your own 'money' judgement in future. Bamboozing is an easy online test. It takes about ten minutes and provides you with a free report that will give you an insight into your 'financial personality' and how that might, or might not, sometimes serve you!*

Click the following link to get started: [How are you Bamboozing?](#)

Kind regards,

**Denis O'Brien Dip PFS**

**Technical Specialist - Information & Guidance Team**

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