

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 | 19 August 2016 |
| Sender / Recipient / Medium | TPAS (Kay Augustine) / Ian Clive McInnes / Email |
| Description | Another email, telling me that my case is to be allocated to another advisor (no explanation given), and it may be a few weeks before this will happen. |
| Website Links to More Info | Event Summary |

Case 163274

- [Kay Augustine <Kay.Augustine@PensionsAdvisoryService.org.uk>](mailto:Kay.Augustine@PensionsAdvisoryService.org.uk)
-
- ago 19 a las 10:37 A.M.

Para

- 'ian.mcinnnes@yahoo.com.mx'

Texto del mensaje

Dear Mr McInnes,

We received your paperwork from Dennis today. Please see below for a copy of your acknowledgement letter. I am sending it electronically in order for you to receive it asap. If you would like a hard copy please let me know.

Kind regards,

Kay

Case Number: 163274

Dear Mr McInnes

Thank you for your enquiry, which has been assigned the above case number; please quote this in all future correspondence.

There is a high demand for our services and it may be a few weeks before we are able to allocate your case to an adviser. However we will let you know as soon as somebody is available to assist you.

Thank you for your patience during this time.

Yours Sincerely

Kay Augustine

Casework Administrator

Twitter: @TPASNews

Facebook: /pensionsadvisoryservice

Pensions helpline: **0300 123 1047** Direct Line: **020 7932 5796**

Website: www.pensionsadvisoryservice.org.uk

Give us feedback: www.pensionsadvisoryservice.org.uk/about-us/feedback-on-our-service

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