

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	18 September 2016
Sender / Recipient / Medium	Ian Clive McInnes / TPAS (Robert Jones) / Email
Description	An update to TPAS, stating firstly that I had received the Final Response from SW, and secondly that I had prepared a list of questions to put to them surrounding their "verification" requirements.
Website Links to More Info	Overview (Intransigent Final Response) / Event Summary / Details (SW) / Questions for SW

Case 163274 (Complaint against Scottish Widows) - Update

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- sep 18 a las 12:39

Para

- Robert.Jones@PensionsAdvisoryService.org.uk

Texto del mensaje

Dear Mr Jones,

There have been one or two developments since the email I sent on 10 September. I have updated my website and documents accordingly, to which this email contains links.

Firstly, I have now received a postal final response from Scottish Widows, which will presumably enable me to put my case before the Pensions Ombudsman. This is the link to the corresponding part of my website, with comments:

[September 15](#)

and this is a link to the document itself:

[Final Response](#)

Secondly, following the suggestion in your email about asking Scottish Widows one or two questions, I have now spent some time preparing a list of questions that would be useful in probing their policies. It also serves as a compendium of the main issues of this case. This is both appended to the first page of my website:

[Questions \(website\)](#)

and provided as a separate document:

[Questions \(PDF\)](#)

I have put a considerable amount of work into pursuing this case, in the hope that it will send a message to Scottish Widows that their policies and conduct are unacceptable. I hope that in particular my list of questions will help to elicit the truth, in particular about the verification that Scottish Widows asserts they require "under UK legislation".

Yours sincerely,
Ian McInnes.