

# 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	23 September 2016
Sender / Recipient / Medium	TPAS (Robert Jones) / Ian Clive McInnes / <a href="#">Email</a>
Description	<p>Response from TPAS, stating that they would only mediate over SW's use of post. It seemed clear that this would be futile as their Final Response put the blame firmly on the Mexican postal service (and clearly TPAS would not argue with that).</p> <p>They suggested that if I still wanted to put the list of questions to them (of course I did!), that I send it to SW directly, although they did offer to comment on the responses if necessary (<i>clearly knowing that I would get none</i>). I felt that I was wasting my time with TPAS.</p>
Website Links to More Info	<a href="#">Case Overview (Intransigent Final Response)</a> / <a href="#">Event Summary</a>

## RE: Case 163274 (Complaint against Scottish Widows) - Update CRM:00471225

- [Robert Jones <Robert.Jones@PensionsAdvisoryService.org.uk>](mailto:Robert.Jones@PensionsAdvisoryService.org.uk)
- 
- sep 23 a las 8:29 A.M.

Para

- ['Ian McInnes'](#)

### Texto del mensaje

Dear Mr McInnes

I've now had chance to consider your email replies.

Firstly, as explained in my first email, I think I can only really ask Scottish Widows whether they could've replied to you by email rather than post when you first emailed them. I can't really challenge their anti-money laundering requirements. But that's the bulk of what you've argued for in your questions for them.

I also need to explain that I can only focus on your particular complaint. We can't tell them to improve or change their policies. I wouldn't expect The Pensions Ombudsman would do that either, if you ask his office to consider your case.

As a result, I think I'll need you to confirm that you're happy for me to just ask about their use of postal communications, if you want me to take this forward. There's a chance this could lead them to accept they could've replied by email. If they do that, they may accept that you could've got to the point where you needed your bank to send your documents to them earlier. But I can't guarantee all that. Their response seems quite clear that they don't feel they can be blamed for the Mexican postal system. So they may stick to that.

On the other hand, if you still want them to answer all the questions you've raised, it may make sense for you to send your document to them directly. I'd be willing to comment on their subsequent replies to them, if necessary.

Regards

Robert Jones

Technical Specialist

Dispute Resolution Team

Direct Line 020 7630 2259

Twitter: [@TPASNews](#)

Facebook: [/pensionsadvisoryservice](#)

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**From:** Ian McInnes [mailto:ian.mcinnnes@yahoo.com.mx]  
**Sent:** 18 September 2016 18:39  
**To:** Robert Jones  
**Subject:** Case 163274 (Complaint against Scottish Widows) - Update

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.

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