

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	26 September 2016
Sender / Recipient / Medium	TPAS (Robert Jones) / Ian Clive McInnes / Email
Description	Final email from TPAS, closing my case as I had approached TPO. But they suggested that I send my list of questions to SW before TPO starts to investigate.
Website Links to More Info	Event Summary

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

- [Robert Jones <Robert.Jones@PensionsAdvisoryService.org.uk>](mailto:Robert.Jones@PensionsAdvisoryService.org.uk)
-
- sep 26 a las 4:02 A.M.

Para

- ['Ian McInnes'](#)

Texto del mensaje

Dear Mr McInnes

We can't stay involved now you've approached The Pensions Ombudsman (TPO). So I'll have to close your TPAS case now.

But, coming back to your question regarding your list of questions, I think it'll be necessary for you to send them to Scottish Widows, to give them the chance to come back to you before TPO begin to investigate. If they don't respond, it'll be up to TPO to decide whether to tell you to wait for them, or to chase, or to give you a view in the absence of it.

Regards

Robert Jones

Technical Specialist

Dispute Resolution Team

Direct Line 020 7630 2259

Twitter: [@TPASNews](#)

Facebook: [/pensionsadvisoryservice](#)

Pensions helpline: **0300 123 1047** General Office: **020 7630 2250**

Website: www.pensionsadvisoryservice.org.uk

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From: Ian McInnes [mailto:ian.mcinnes@yahoo.com.mx]

Sent: 25 September 2016 18:54

To: Robert Jones

Subject: Re: Case 163274 (Complaint against Scottish Widows) - Update CRM:00471225

Dear Mr Jones

Thank you for your offer to question Scottish Widows' use of post. However, whilst I would not have a

problem with this, I see little prospect of this approach being fruitful. As you stated, their response was to completely justify their communication methods and blame a foreign postal service, and I see no reason why they would change this position. And although I think this issue is serious (especially for customers living overseas, considering that Scottish Widows requires responses within 14 days of the date of their letters), it is nonetheless of only secondary importance to my case.

I should make clear that an outcome of Scottish Widows' Final Response is that I am once again denied my right to encash my pension. There was no mention of the "concessions" they had made, only a reassertion of their original verification requirements. There is no way I can fulfil these, and they will therefore continue to deny payment (even though they have the best possible evidence of identity in the form of my bank account details). And as I have mentioned, even if they did encash my pension, it would cause me substantial financial losses that I am not prepared to accept.

So I think it is clear that there is no prospect of a satisfactory arbitrated settlement of this case. I have therefore sent an application to the Pensions Ombudsman Service, which should arrive by next Wednesday; this includes my PAS case number 163274.

However, I do think it is important that the list of questions I prepared is presented to Scottish Widows. My concern here is that Scottish Widows must be put under some pressure to respond. I would be happy to email these these questions directly to Scottish Widows, but (especially bearing in mind their intransigent Final Response and cavalier attitudes in general) fear that they would not answer them. Perhaps I could add a note to the effect that their responses (or the lack thereof) will be recorded for review by the Pensions Ombudsman? Or perhaps it would be better for the Pensions Ombudsman to present these questions directly?

I should mention that I have made changes to my website and associated PDF documents, especially the first page, which did not previously give a good exposition of my case. I have also reworked the list of questions, which is now clearer as well as removing a couple of small errors.

Thank you for your help.

Yours sincerely,

Ian McInnes.

De: Robert Jones <Robert.Jones@PensionsAdvisoryService.org.uk>

Para: 'Ian McInnes' <ian.mcinnnes@yahoo.com.mx>

Enviado: Viernes, 23 de septiembre, 2016 8:30:19

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

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

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From: Ian McInnes [<mailto:ian.mcinnis@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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