

# 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	28 August 2016
Sender / Recipient / Medium	Ian Clive McInnes / TPO / <a href="#">Email</a>
Description	Enquiry to TPO, not being sure at what point they would deal with my case, and perhaps feeling that my dealings with TPAS were unlikely to bear fruit. I provided plenty of information on my case, and mentioned that my case was currently with TPAS.
Website Links to More Info	<a href="#">Event Summary</a>

## Complaint against Scottish Widows (Personal Pension Plan)

- [ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- ago 28 a las 8:24 P.M.

Para

- [enquiries@pensions-ombudsman.org.uk](mailto:enquiries@pensions-ombudsman.org.uk)

### Texto del mensaje

I am a British subject, permanently resident in Mexico. I must firstly point out (as I have done with Scottish Widows and others) the problems with post here, which is extremely slow and of questionable reliability. Items sent from the UK typically take over two months to arrive, can take well over three months, and at least one important item has not arrived at all. I have always used courier to send documents to the UK, but unfortunately this is very expensive.

My case derives from draconian verification requirements imposed by Scottish Widows on my application (initially by telephone interview) to take a lump sum from my personal pension plan. My inability to completely fulfil these onerous requirements (despite my going to considerable trouble, and explaining my circumstances in some detail) caused my application to be summarily rejected.

I was surprised to have to supply several certified verification documents, especially since only about two years previously I encashed a Scottish Widows investment plan with a considerably greater value; then, only a signed letter was required. Moreover, this was to the same bank account (in my name) to which the lump sum was to be paid (and for which I also provided a certified document). These facts I pointed out repeatedly - moreover they checked my bank details in the telephone interview.

Scottish Widows states in their documents that these verification measures are required under "UK legislation". I initially assumed (considering the above) that they must be specific to pensions; however (after consultation with the Pensions Advisory Service) it is now clear that they can only relate to government anti-money laundering regulations (for which the same considerations ought to apply to both investments and pensions). My investigations and experiences indicate that Scottish Widows' references to "UK legislation" are deceitful, and have nothing to do with any measures imposed by the UK government.

Government documents indicate clearly that (as a face-to-face customer taking the lump sum as part of an ongoing business relationship) no verification documents should have been required. Even if verification were appropriate, the specifications and requirements of Scottish Widows are erroneous and grossly excessive in relation to what the government requires in its anti-money laundering regulations. And even if Scottish Widows' specifications could be justified, they were clearly applied as an end in themselves, without the discretion and use of further information that should be applied in questionable cases.

After I hinted that I was about to make a complaint (I asked for their IDRP, not realising at the time that this applies only to occupational pensions), they at last responded with two emails. (Previously they had responded to my emails only by post, even though I had made clear that post is not a practical option - as a result it was months before I received their replies). The first email denied any familiarity with the term "Internal Dispute Resolution Procedure", and the second indicated that my documents were now acceptable - I just had to post them. But the value of my lump sum was now worth the equivalent of several thousand pounds less than previously, due to the weak pound after Brexit. I chose to encash them when I did, since the pound was then strong.

After making my complaint, I was offered only discussion by telephone; I declined this, and provided a link

to the website below to more fully expound my case. In an email of 04 August, they offered to accept a scan of my ID card if it were emailed by my bank with certain details. But this does not address the main issues. I have heard nothing further from Scottish Widows.

I have not taken up their "offers" to encash my pension, for three reasons. Firstly, as I mentioned, I would sustain substantial losses, for which in all these circumstances I seek full compensation. Secondly, as I can no longer trust the statements of Scottish Widows, I am no longer prepared to comply with their changing and invalid requirements. Thirdly, I hope that by exposing this matter and bringing it to your attention, I can prevent other pensioners being victims of Scottish Widows' conduct. Their draconian policies and cavalier disregard for my carefully-stated circumstances have caused me considerable trouble and stress (and I am sure that I am not alone).

On reviewing the evidence, I think that you would agree that I have taken all reasonable steps (indeed gone to considerable trouble) to expedite my application, and that in all these circumstances it would be grossly unjust if I had to bear the losses incurred by the delays in processing my application. Furthermore, it would send a message to Scottish Widows that they can continue this treatment of customers with impunity.

To enable convenient review of my case, I have created a website:

[www.vivazamora.mx/ScottishWidowsComplaint](http://www.vivazamora.mx/ScottishWidowsComplaint)

All documentation directly relevant to the case is also supplied as printable PDF documents. For your convenience, the last page of the website contains a complete list of these documents with descriptions so that they can be selected and downloaded as required:

[www.vivazamora.mx/ScottishWidowsComplaint/Documents.html](http://www.vivazamora.mx/ScottishWidowsComplaint/Documents.html)

All textual content in the PDF documents is complete and unedited. There are a few postal items of peripheral interest that can only be viewed as popup images on the Chronology & Documents page of the website. Otherwise, the PDF documents contain the complete correspondence. There are also four PDF documents (with hot links) that mirror the main pages of the website, plus the eight documents I sent to Scottish Widows as verification.

My case has been assigned the number 163274 by the Pensions Advisory Service, although they state that it may be a few weeks before my case is assigned to an advisor. But it appears that I will need the Pensions Ombudsman Service to adjudicate my case. Please let me know if the Pensions Advisory Service is no longer appropriate.

I hope this will provide the information you need in a convenient form. If you have any issues or would like further information, please do not hesitate to email me.

Yours sincerely,  
Ian McInnes.