

# 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](mailto: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	30 August 2016
Sender / Recipient / Medium	TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / <a href="#">Email</a>
Description	Reply to my enquiry of 28 August, stating that they will need a Final Response from Scottish Widows before they will take my case.
Website Links to More Info	<a href="#">Event Summary</a>

## Pensions Ombudsman Service

- [Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>](mailto:Carl.Monk@pensions-ombudsman.org.uk)
- 
- ago 30 a las 7:18 A.M.

Para

- [ian.mcinnnes@yahoo.com.mx](mailto:ian.mcinnnes@yahoo.com.mx)

## Texto del mensaje

Our ref:PO-14071

Dear Mr McInnes

### Scottish Widows Personal Pension Plan

Thank you for your email of 29 August 2016.

I understand from your email that you have a complaint about Scottish Widows.

Before we can consider an application, we need to see that you have complained through their internal complaints process. You are correct that the IDRPs only applies to occupational pension schemes, but Scottish Widows needs to complete their own process. If they have issued their final response and you remain dissatisfied please complete our application form and return it with the correspondence. You can obtain the form online at [www.pensions-ombudsman.org.uk](http://www.pensions-ombudsman.org.uk).

You can ask The Pensions Advisory Service to help you to resolve this matter for you. They can also help if you experience difficulties undertaking Scottish Widows' internal processes.

Please take some time to read the information on our website about our role and the steps that need to be taken before we can consider your matter.

Please quote our reference number if you need to contact us again.

Yours sincerely

**Carl Monk I Assistant Adjudicator I 020 7630 2230**

Pensions Ombudsman Service

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