

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	29 September 2016
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Carl Monk: Assistant Adjudicator) / Email
Description	<p>Follow up to the application form I sent by DHL Express Letter, having found that it had arrived a few minutes ago. I sent this to Carl Monk, the same Assistant Adjudicator who had responded to my enquiry of 28 August.</p> <p>I provided two links to my website: to the list of documents (which they could print and use if necessary instead of my website), and to the questions for Scottish Widows.</p>
Website Links to More Info	Event Summary / Details (TPO)

Complaint against Scottish Widows: PO-14071

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- sep 29 a las 8:50

Para

- [Carl Monk](#)

Texto del mensaje

Dear Mr Monk,

Following consultation with the Pensions Advisory Service and the Final Response from Scottish Widows, I have now sent to your office a completed application form with covering letter by DHL; this was signed for a few minutes ago as I write this. I did not include the reference you gave, and am not sure whether it remains relevant, but it is included in the subject line of this email and here: PO-14071.

All documents relating to the case are to be found on my web site in PDF format - it would hardly be practical or even possible to enclose paper copies of everything you might require within the DHL envelope (and as I keep on explaining, ordinary post between the UK and Mexico is not viable). Apart from correspondence with Scottish Widows, this also includes my communications with the Pensions Advisory Service and Pensions Ombudsman. The link to the page of my website containing the complete list of documents is:

<http://www.vivazamora.mx/ScottishWidowsComplaint/Documents.html>

I hope that you find this a more satisfactory way to find what you require than manipulating sheets of paper.

I have also sent Scottish Widows a list of questions that I hope will both probe their policies (in particular their verification requirements) and serve as a compendium of the main circumstances of the case:

<http://www.vivazamora.mx/ScottishWidowsComplaint/Docs/Questions.pdf>

Their responses to these questions (or the lack thereof) should shed some light on this case.

Yours sincerely,

Ian McInnes.

De: Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>

Para: "ian.mcinnnes@yahoo.com.mx" <ian.mcinnnes@yahoo.com.mx>

Enviado: Martes, 30 de agosto, 2016 7:18:13

Asunto: Pensions Ombudsman Service

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.

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 | Assistant Adjudicator | 020 7630 2230

Pensions Ombudsman Service

www.pensions-ombudsman.org.uk

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