

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	30 September 2016
Sender / Recipient / Medium	TPO (Rajan Bhundia: Investigation Assistant) / Ian Clive McInnes / Email
Description	Acknowledgement of receipt of my TPO application form, sent on 24 September and received at TPO on 29 September. It seemed to call into question whether my case would be investigated, although I clearly fulfil all the required criteria.
Website Links to More Info	Event Summary / Details (TPO)

Pension Ombudsman

- [Rajan Bhundia <Rajan.Bhundia@pensions-ombudsman.org.uk>](mailto:Rajan.Bhundia@pensions-ombudsman.org.uk)
-
- sep 30 a las 8:55 A.M.

Para

- ian.mcinnnes@yahoo.com.mx

Texto del mensaje

Mr Ian McInnes
Clavel #322
Col. Palo Alto
Zamora, C.P.59618
Mexico

Our Ref: PO-14071

30 September 2016

Dear Mr McInnes

Scottish Widows Personal Pension Plan

Thank you for your application form 24 September 2016.

I have now requested your papers from the Pensions Advisory Service (TPAS). Once your papers have been received we will look at your file and decide whether we are able to investigate your complaint. At the moment, it takes several weeks on average from when we receive the TPAS papers to make this decision.

We will contact you again as soon as we have had a chance to review your file.

Yours sincerely

Rajan Bhundia I Investigation Assistant I 0207 630 2234

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

www.pensions-ombudsman.org.uk

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