

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

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|-----------------------------|--|
| Date Sent / Received | 10 November 2016 |
| Sender / Recipient / Medium | Ian Clive McInnes / TPO (Carl Monk: Assistant Adjudicator) / Email |
| Description | <p>I reported five calls with three voicemail messages made by SW on 08 and 09 November, asking me to call back.</p> <p>I stated that this can only be in connection with my case, that I did not wish to discuss the matter with them over the telephone, and solicited any advice that they may have. <i>The response I received (that if I did not wish to return their calls, I should email them instead) was strangely not sent until 23 November, even though it is a simple matter requiring an early reply.</i></p> |
| Website Links to More Info | Event Summary / Details (TPO) / Details (SW) |

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- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- nov 10 a las 8:01

Para

- [carl monk](#)

Texto del mensaje

Dear Mr Monk,

On 08 and 09 November, Scottish Widows attempted 5 times to contact me by telephone, and left 3 voicemail messages requesting me to call them back. This can only be in connection with this case. Please see my website for full information and a recording of the three calls:

[10 November 2016](#)

I think you will understand why I do not wish to discuss this matter with them over the telephone. I felt it was important to report this to you, and of course am open to any comments and advice that you may have.

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: Lunes, 31 de octubre, 2016 6:19:44
Asunto: The Pensions Ombudsman

Our ref:PO-14071

Dear Mr McInnes

Scottish Widows Personal Pension Plan

Thank you for your email of 30 October 2016.

I understand that you have written to Scottish Widows with some additional questions. I suggest that you wait another month or so for a response. Please let us know if you do not hear from them.

Your application is earmarked for an adjudicator but it may be a few weeks before you hear from us. As soon as we are in a position to progress matters we will contact you again.

In the meantime if you have any queries please contact me.

Yours sincerely

Carl Monk | Assistant Adjudicator | 020 7630 2230

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

www.pensions-ombudsman.org.uk

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