

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	23 November 2016
Sender / Recipient / Medium	TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / Email
Description	<p>Strangely late response to my report of five calls with three voicemail messages made by SW, that I sent on 10 November. I am advised to send an email requesting a written reply.</p> <p>I have some reason to believe that these telephone calls relate to a deal that the adjudicator was negotiating with SW at that time; this delay would then make sense as otherwise my reply could derail these negotiations. <i>The most likely explanation for SW making these calls in consideration of the facts is that they wanted to avoid a costly deal with TPO by dealing with me instead.</i></p>
Website Links to More Info	Event Summary / Details (TPO) / Details (SW)

The Pensions Ombudsman

- [Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>](mailto:Carl.Monk@pensions-ombudsman.org.uk)
-
- nov 23 a las 5:28

Para

- '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 10 November 2016.

I suggest that if you do not want to return the calls made by Scottish Widows that you email them instead and ask for a written reply.

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 I Assistant Adjudicator I 020 7630 2230

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

www.pensions-ombudsman.org.uk

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