

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	02 December
Sender / Recipient / Medium	TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / Email Attachment
Description	<p>Content of an encrypted email (the above link is to the wrapper), stating that he could not access the link to my website in my email of 23 December.</p> <p><i>In fact my emails of 29 September, 30 October and 10 November also contained links to my website; so either:</i></p> <ol style="list-style-type: none"><i>1. he did not bother checking any of these links (which gave important information)</i><i>2. access to my website within TPO had been blocked, probably around the middle of November (I initially took it to be related to the introduction of secure email, but in fact this was introduced many months previously)</i>
Website Links to More Info	Event Summary / Details (TPO)

The Pensions Ombudsman

From: Carl Monk (Carl.Monk@pensions-ombudsman.org.uk)
To: ian.mcinnnes@yahoo.com.mx
Sent: Fri, 02 Dec 2016 11:32:42 GMT

[Secure Reply](#)

[Change Password](#)

Dear Mr McInnes

Scottish Widows Personal Pension Plan

Thank you for your email of 23 November 2016.

You have provided a link within the body of the text. Unfortunately, our system will not allow access to it, so I am grateful if you can provide it in a separate email.

Please provide our reference number in all correspondence.

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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