

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 2016
Sender / Recipient / Medium	TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / Email
Description	Ordinary email wrapper for an encrypted email stating that the links to my website in my email of 23 November were inaccessible (<i>even though he reported no problems with similar links in my emails of 29 September, 30 October and 10 November</i>).
Website Links to More Info	Event Summary / Details (TPO)

The Pensions Ombudsman

- [Carl Monk <Carl.Monk@pensions-ombudsman.org.uk>](mailto:Carl.Monk@pensions-ombudsman.org.uk)
-
- dic 2 a las 5:33 A.M.

Para

- ian.mcinnis@yahoo.com.mx

Texto del mensaje

THIS EMAIL CONTAINS A SECURE MESSAGE.

Carl Monk (Carl.Monk@pensions-ombudsman.org.uk) has sent you the attached file.

IMPORTANT

Your encrypted message has been attached to this email. To open this attachment use the password described below:

- The **first three** characters of "**Your Country Of Residence**", followed by
- The **first three** digits of "**Your Date Of Birth (Lower Case, No Spaces)**", followed by
- The **first two** digits of "**The Numbers Following 'C.P.' Contained Within Your Address**".

HELP

- Combine all your answers into a single password
- All characters must be lower-case
- Ignore any spaces
- Dates must be in the format DDMMYYYY
- If you have trouble opening the attachment, download the latest Acrobat PDF Reader [from here](#)

EXAMPLE

For example, if you were asked:

- The **last** seven digits of your **Account Number**, followed by
- Your full **Mother's Maiden Name**.

and your *Account Number* is '0123456789'
and your *Mother's Maiden Name* is 'Jones',

then your password would be: **3456789jones**

- [Descargar](#)

The Pensions Ombudsman .pdf