

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
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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	04 December 2016
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Carl Monk: Assistant Adjudicator) / Email
Description	Follow up to my secure email of 03 December, as I had not received the delivery receipt that was supposed to have been sent. I again included the PDF document of case issues, both as a link and as an attachment.
Website Links to More Info	Event Summary / Details (TPO)

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- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- dic 4 a las 10:00

Para

- Carl.Monk@pensions-ombudsman.org.uk

Texto del mensaje

Dear Mr Monk,

I understand that TPO has implemented a secure email service and probably additional security measures. I replied to your email of 02 December using the secure service. However, since I have not received the Delivery Receipt I requested, for safety I am also sending this email.

I have created a PDF document in place of the email content, which I supply as an attachment. I also give a textual link to this below:

www.elpobrecorderito.com/PersonalPensionFiasco/Docs/TPO/20161203ToTPO.pdf

I understood that your system now denies access to hyperlinks; however, I hope that you are able to copy and paste the above into your browser.

Please let me know if you are unable to open the document, or access the links it contains.

Yours sincerely,
Ian McInnes.

- [Descargar](#)

20161203ToTPO .pdf