

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

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|-----------------------------|--|
| Date Sent / Received | 12 December 2016 |
| Sender / Recipient / Medium | TPO (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / Email |
| Description | <p>Reply to my secure email of 03 December and my ordinary email of 04 December, in which I conveyed a PDF document of case issues, and attempted to ascertain what problem they had in accessing the links to my website (especially as no problem was reported accessing similar links in three emails I sent before 23 November).</p> <p>This email states that "the link cannot be opened as it is incompatible", which is hardly informative, and appears to deny that it was due to security measures. At this stage, I had good reason to believe that access to my website within TPO had been blocked around the middle of November (although only later did it appear that the access denial was deliberately targeted at my website).</p> |
| 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 12 a las 6:09 A.M.

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 emails of 3 and 4 December 2016 in relation to your application to this office.

The link cannot be opened as it is incompatible, but I have been able to open the PDF. I will place the details on our file.

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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