

# 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](mailto: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	18 January 2017
Sender / Recipient / Medium	TPO (Adam Pokun: Business Manager) / Ian Clive McInnes / <a href="#">Email</a>
Description	Follow up to an invitation to take part in a "customer" survey sent only an hour and a half ago.  This previous email stated that my case had been closed, and whilst the email below is a correction to that, it states only that the wrong version of the survey had been sent, and that they would send another version next week. So the effect of it was only to exacerbate my worries over the status of my case.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## **Incorrect version of Customer Survey**

- [Niall Mcdermott <Niall.McDermott@pensions-ombudsman.org.uk>](mailto:Niall.McDermott@pensions-ombudsman.org.uk)
- 
- ene 18 a las 8:34

Para

- ['ian.mcinnnes@yahoo.com.mx'](mailto:'ian.mcinnnes@yahoo.com.mx')

## **Texto del mensaje**

Dear Mr McInnes

Due to an issue in our database we are aware that some customers have received the wrong copy of the customer survey sent out earlier. Please disregard the earlier email and we will be in touch next week with the correct version of the survey.

We would like to reassure you that we are aware of the issue, so there is no need to contact us to let us know.

We are very sorry for the inconvenience caused.

Yours sincerely

**Adam Pokun I Business Manager I 020 7630 2231**

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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