

# 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 (Carl Monk: Assistant Adjudicator) / Ian Clive McInnes / <a href="#">Email</a>
Description	My response to an invitation of the same day to take part in a "customer" survey on the basis that my case was closed, and a correction stating only that they had send the wrong version.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## Scottish Widows Complaint PO-14071: Case Closed?

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- ene 18 a las 11:03

Para

- [Carl.Monk@pensions-ombudsman.org.uk](mailto:Carl.Monk@pensions-ombudsman.org.uk)

### Texto del mensaje

Dear Mr Monk,

This morning I received the email below requesting my participation in a Customer Survey, indicating that my case had been closed. A correction was sent about an hour and a half later, but this merely stated that the wrong version of the form had been sent, and that another would be sent next week.

I have received no other notification from TPO of closure of my case, and can only pray that this is not so. I have suffered quite enough stress and misery over this matter already, without having to face the prospect of my only recourse to justice and payment of my pension being denied.

My case is clearly a very serious one, which I believe requires a criminal prosecution, as well as a major shake up to deal with numerous counts of unacceptable customer treatment. Considering the relative insignificance of other cases that I have viewed, I am forming the impression that only a few token trivial cases are dealt with, and that nothing is done to tackle the very serious abuses that are taking place in the pensions industry, of which my case can only be a single example. I would be very grateful to be reassured to the contrary, and to have some idea of when my case will be investigated.

I have put considerable effort into documenting this case in the hope that this will help other victims of Scottish Widows. My website with its abundant links to the comprehensive set of documentation should considerably ease the investigative task of TPO. In case you no longer have a link to this, I supply a textual one here that you may copy and paste into your browser (since I understand that hyperlinks no longer work in your email service):

[www.vivazamora.mx/ScottishWidowsComplaint](http://www.vivazamora.mx/ScottishWidowsComplaint)

Yours sincerely,  
Ian McInnes.

----- Mensaje reenviado -----

**De:** Briony Bowen <Briony.Bowen@pensions-ombudsman.org.uk>

**Para:** "ian.mcinnnes@yahoo.com.mx" <ian.mcinnnes@yahoo.com.mx>

**Enviado:** Miércoles, 18 de enero, 2017 7:06:33

**Asunto:** Customer Survey - The Pensions Ombudsman

### Customer Survey – The Pensions Ombudsman

Dear Mr McInnes

We would value your help with some important research enabling us to better understand our customers' experience and satisfaction with the service we provide. This survey will allow us to monitor and further improve the service we offer to our customers.

According to our records you made an application to The Pensions Ombudsman during 2016 and your case has now been closed. We would greatly appreciate it if you could spare some of your time to complete this survey. We estimate it will take around 10 minutes to complete.

The following link will take you to the on-line questionnaire. <https://www.surveymonkey.co.uk/r/9FQBHQX>

Please can you complete the survey by 1 February 2017.

Your responses will be treated in strictest confidence in accordance with the Data Protection Act. The details collected will be held securely and will not be shared with any other organisation.

If you have any queries about this survey please contact Briony Bowen, Communications Manager at The Pensions Ombudsman on 0207 630 2245 or email [customersurvey@pensions-ombudsman.org.uk](mailto:customersurvey@pensions-ombudsman.org.uk)

I would like to thank you in advance for your help with this important research.

Yours sincerely,

Anthony Arter

Pensions Ombudsman