

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	15 February 2017
Sender / Recipient / Medium	TPO (Briony Bowen: Communications Manager) / Ian Clive McInnes / Email
Description	<p>As promised (although much later than stated), this is the follow up over the "customer" survey with a new version. I was by now extremely concerned over my case, and this seemed to be final confirmation that my case had been closed.</p> <p><i>I later tried to get some information over this from the above sender, but without success. My efforts to get information on my case and express my suspicions ultimately led to an outrageous Complaint Response from the Casework Director (Fiona Nicol). About the only credible and helpful information in this was that there were two versions of the survey - one for those whose cases were closed, and another for those with cases still open. But as you can see, there was nothing at all to indicate this in the emails that I had received previously. The probable red herring surrounding the survey that caused me considerable additional anxiety is a result of TPO incompetence; and (contrary to the assertion of Fiona Nicol) this dreadful miscommunication was neither unfortunate (except for me) nor corrected.</i></p>
Website Links to More Info	Event Summary / Details (TPO) / Details (TPO) - email to Briony Bowen

Customer Survey - The Pensions Ombudsman

- [Customer Survey <customer.survey@pensions-ombudsman.org.uk>](mailto:customer.survey@pensions-ombudsman.org.uk)
-
- feb 15 a las 9:54 A.M.

Para

- 'ian.mcinnnes@yahoo.com.mx'

Texto del mensaje

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 between 1 January 2016 and 31 December 2016. 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.

This survey replaces an earlier and incorrect version which you may have been sent. We apologise for any inconvenience this may have caused.

The following link will take you to the on-line questionnaire <https://www.surveymonkey.co.uk/r/KZ352SV>

We would be grateful if you could complete this by 28 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

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

Yours sincerely,

Briony Bowen, Communications Manager