

Scottish Widows Complaint: PO-14071

*Involving fraudulent evasion of pension encashment by SW,
and its brazen cover up by The Pensions Ombudsman*

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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	05 April 2017
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Carl Monk: Assistant Adjudicator) / Email
Description	This was sent in a state of despair over my case, having now waited for over 5 months since it was assigned to an adjudicator (whose name I still did not know). Furthermore, I had reason to believe that access to my website had been specifically blocked, and that my case had been closed (from the confusion over the "customer" survey).
Website Links to More Info	Event Summary / Details (TPO)

Scottish Widows Complaint PO-14071

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
-
- abr 5 a las 14:55

Para

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

Texto del mensaje

Dear Mr Monk,

It is now a year since I attempted to clear the considerable hurdles placed by Scottish Widows in order to to take a lump sum from my personal pension plans, only for payment to be refused as I could not completely fulfil their draconian "verification" requirements. This was despite their having had the clearest possible proof of my identity from the outset.

After an hour-and-a-half long telephone interview that (especially with my poor hearing) left me a nervous wreck, I sent by courier several certified verification documents that they assert "are required under UK legislation". These were rejected as I quite legitimately could not fulfil their address verification requirements. This arises from the fact that mail cannot be delivered to my residential address; the address that Scottish Widows is therefore an address at which I can receive their mail. *Scottish Widows documents throughout specify only plain address.*

Investigation of government verification requirements shows that no verification documents whatever should have been required, never mind the extremely burdensome requirements imposed by Scottish Widows. Their reference to "UK legislation" is clearly a false pretence intended to legitimise what can only be part of a fraudulent strategy to reduce pension encashment. But even if verification were required under government anti-money laundering regulations, the documents I supplied were more than sufficient to meet these requirements. In particular no proof of address should have been required, since I supplied good proof of date of birth (in any case, proof of address must be done on **residential** address).

The burdensome nature of these requirements was exacerbated by confusing, inconsistent, erroneous, and changing documentation of them. Further issues are their insistence on replying to emails only by post even though I had made clear that it is unusable as it takes several months, and dishonest and evasive handling of my complaint.

It is also well over six months since TPO received my application, which I had hoped that would lead to both a just resolution for myself, and avert similar difficulties for other customers. I was told I may have to wait a few weeks, but it now appears that my application has been either overlooked, rejected, or given low priority.

I am now facing serious financial difficulties, as a result of Scottish Widows' refusal to honour their obligations and the lack of any remedy. But this case is not just about me; the serious issues of this case will also badly affect numerous other customers. Nor is it just a matter of some questionable numerical calculation, but one which I believe involves criminal conduct that should long ago have been referred to the Director of Public Prosecutions.

And I fear that this delay will make it all the more difficult for justice to prevail and prevent others being victims of Scottish Widows in this captive market. Especially since a year has now elapsed since the telephone application required by Scottish Widows, they may now with greater conviction be able to claim that they are unable to supply the required documents (including the telephone interview, which I am sure they archive, but of which I unfortunately have no record) as evidence.

This is not the first time I have illegitimately been refused pension payment: my preserved army pension was denied, as Equiniti Paymaster (the paying agent) required me to supply bank details on a ludicrously-erroneous form that required invalid information, and ignored my repeated efforts over several months to convey to them the correct requirements (and 18 months later, they have still not corrected their online form).

My experiences indicate that pension providers inhabit a world in which they can do as they please, with little or no scope for redress. In the case of Equiniti Paymaster, there was no IDRPs, and therefore no way to pursue the case through TPO. Scottish Widows would evidently have preferred my case to be dealt with by the Financial Ombudsman. But although I felt I was on the right track by referring it to TPO rather than the organisation they mentioned, I am increasingly worried that this will not lead to a satisfactory outcome.

I would like some reassurance that TPO can and will investigate my case, and has the powers to impose appropriate measures on Scottish Widows, including prosecution if it is found to have acted unlawfully. In the absence of this, I must look at other ways of progressing the matter, including litigation; I believe this case is a solid one that would be accepted on a no-win-no-fee basis. I also think it important that the public be aware of the conduct of Scottish Widows, and possibly pension providers in general, and consider it appropriate to promulgate this via the popular media.

I have put a great deal of effort into documenting this case via my website, which I had hoped would greatly facilitate investigation by TPO, to the benefit of the general public. But if appropriate, it will also serve as a vehicle in these other two avenues.

Yours sincerely,

Ian McInnes.