

# 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	12 July 2017
Sender / Recipient / Medium	Ian Clive McInnes / TPO (Barry Berkengoff: Deputy Casework Manager) / <a href="#">Email</a>
Description	<p>Even though the adjudicator in his last email of 15 June indicated that he would review my website within the next few days, I had waited another four weeks and still heard nothing. So I felt that a rather blunter expression of my dissatisfaction was called for.</p> <p>I stated further my concerns over the general handling of my case, and told him that if he did not give me clear evidence that he understood my case and was taking it seriously, I would assume that he was refusing to investigate. I also challenged him to send my list of questions to SW, if necessary under Section 150(4) of the Pension Schemes Act.</p>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## Re: Scottish Widows Complaint PO-14071 Website

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- jul 12 a las 13:51

Para

- Barry Berkengoff

Texto del mensaje

Dear Mr Berkengoff,

In your last communication of 15 June, you indicated that you would review my case within the next few days. Had you done this, I would have expected to receive some feedback well before now. But yet again, I have waited several more weeks and heard nothing. Whilst this is no longer surprising, it is none the more tolerable.

In fact the last information I received on my case was on 31 October 2016, when I was told that it had been assigned to an adjudicator. And I have had no explanation for the inordinate subsequent delay, despite numerous attempts to obtain information and reassurance. It seems clear that, had I not surmised your email address and emailed you directly on 14 May (after waiting for five weeks after CM forwarded you my email of 05 April), I would still have heard nothing.

I do not believe that this is the way TPO normally behaves (certainly not in the cases I have seen where there is significant merit on the part of the pension provider). This evasive conduct and other circumstances have given me good reason for several months now to believe that my case has been buried. I suspect that this was done around the middle of November 2016 at the behest of Scottish Widows, who would have a very strong incentive to cover it up.

Whilst the prolonged misery that this is causing me is clearly not your concern, you ought to consider the legal implications of obstructing/perverting the course of justice. As I have stated numerous times, this case is not simply about unacceptable customer treatment, but involves fraud under a blatant false pretence. You should surely have been made aware of the gravity of my case, quite apart from my emails; and yet your comments demonstrate the most extraordinary unconcern.

If you really wanted to know whether or not Scottish Widows is making "appropriate ID checks", you could send them the attached list of questions (which you can open on your secure connection). You must agree that if there were any justification to their "verification" demands, they would be able to provide some satisfactory answers to these questions. I sent this document to SW on two occasions (29 September 2016 and 23 November 2016), without response; however, although I mentioned the involvement of TPO, I am a mere customer. But I know that TPO could invoke Section 150(4) of the Pension Schemes Act 1993, to force SW to respond or face legal consequences. Are you willing to do this, and report the outcome? If so, when?

I must tell you clearly that, if within a week I do not receive a reply that shows a good understanding of my case and that you are treating it seriously, I will assume that you are refusing to deal with it, and proceed accordingly. I cannot be expected to tolerate his situation any longer.

Yours sincerely,

Ian McInnes.

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**De:** Barry Berkengoff <Barry.Berkengoff@pensions-ombudsman.org.uk>

**Para:** 'Ian McInnes' <ian.mcinnnes@yahoo.com.mx>

**Enviado:** Jueves, 15 de junio, 2017 3:57:35

**Asunto:** RE: Scottish Widows Complaint PO-14071 Website

Dear Mr McInnes,

I apologise for our security restrictions but hope you understand the reasons why.

I would much prefer to view the information online and will be making time to do this early next week.

Best regards

**Barry Berkengoff | Deputy Casework Manager | 020 7630 2247**

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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