

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 September 2017
Sender / Recipient / Medium	TPO (Fiona Nicol: Casework Director) / Ian Clive McInnes / Email
Description	<p>This is the covering email for a PDF document that is the malfeasant Complaint Response from Fiona Nicol (the Casework Director).</p> <p>The second of the two links below contains some of my analysis on this appalling document. Its attacks on my integrity are especially outrageous given the treatment that I have received from TPO (which has caused prolonged stress and anxiety), and the very moderate and cautious way in which I have expressed my suspicions in urging an investigation. At no point did I make any statement remotely resembling an allegation. <i>But it should be clear on reviewing the email correspondence where the truth and merits lie. I suspect that my restrained manner was interpreted as a sign of weakness by this arrogant and dogmatic Casework Director.</i></p> <p><i>This document was followed on 03 October by the clearest and most blatant confirmation of my suspicions, in that the adjudicator forced a "pragmatic solution" to protect Scottish Widows. Perhaps the Casework Director thought that I had been softened up sufficiently after the delay and slapping down I had received in the Complaint Response to yield to this. But no: my experiences have made me considerably less charitable towards TPO than I have been in the past; and my resolve to bring to justice those</i></p>

	<i>responsible in both SW and TPO for their despicable treatment of the pensioner has only been strengthened now that I have seen something of the depth and extent of this stinking morass of corruption.</i>
Website Links to More Info	Event Summary / Details (TPO)

Pensions Ombudsman - complaint about service: response

- **Fiona Nicol** <Fiona.Nicol@pensions-ombudsman.org.uk>
-
- sep 15 a las 4:32 A.M.

Para

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

Texto del mensaje

Dear Mr McInnes

I attach my response to your complaint about our service.

Regards

Fiona Nicol

Fiona Nicol I Casework Director I 020 7630 2233

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

www.pensions-ombudsman.org.uk

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- Complaint Response20170915.pdf