

# 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	03 October 2017
Sender / Recipient / Medium	TPO (Barry Berkengoff: Deputy Casework Manager) / Ian Clive McInnes / <a href="#">Email</a>
CC	TPO (Fiona Nicol: Casework: Director)
Description	<p>This amounts to proof of what has been evident for some time; that the adjudicator will not investigate my case. Instead he imposes a "pragmatic solution" that is quite obviously in protection of Scottish Widows. This not only in gross contravention of the Pension Schemes Act 1993/2017; but given the fraudulent nature of SW's conduct, it is also clearly criminal obstruction of the course of justice. <i>It later transpired that this is a conspiracy involving TPO as a whole, from Anthony Arter (the Pensions Ombudsman) down.</i></p> <p>The purported negotiations with SW are a quite obvious charade, and the additional verification documents do not involve address, the lack of satisfactory proof of which is the reason why my documents were rejected. And on 30 June 2016, SW had already both accepted my documents as they stood (they asked me to post them), and later offered to accept a scan of my ID card alone (containing proof of name and date of birth) as verification.</p> <p><i>The reference to a Francisco F Granados is to the local notary public</i></p>

	<i>(which in Mexico is an experienced government-appointed lawyer) that certified my documents. And, as an aside, this is not the proper way to abbreviate a Spanish name; the abbreviated form is Francisco Figueroa.</i>
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

## Scottish Widows complaint PO-14071

- **Barry Berkengoff** <[Barry.Berkengoff@pensions-ombudsman.org.uk](mailto:Barry.Berkengoff@pensions-ombudsman.org.uk)>
- 
- oct 3 a las 5:09 A.M.

Para

- 'Ian McInnes'
- CC
- Fiona Nicol

Texto del mensaje

Dear Mr McInnes,

I have been in regular contact with Scottish Widows discussing your complaint, trying to find a pragmatic solution to simplify the verification process which has resulted in you being unable to access your two pension policies.

Progress is being made and the matter is back with the legal/compliance team at Scottish Widows to consider my suggestions.

In the meantime, I would be grateful if you could let me know if you have a valid (unexpired) UK Passport or a photo-ID driving licence as an alternative to the "Residente Permanente" document you have already submitted?

If you do have such documents please let me know, and how much effort would be involved in taking those original documents to Francisco F Granados, the Notary Public in Mexico, to be copied, certified by him, and then emailed by Mr Granados to myself in the UK. This is *not* a definitive request at this stage, but it may assist as part of an overall solution to resolve matters for you.

Regards

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

The Pensions Ombudsman

The Pensions Ombudsman and Pension Protection Fund Ombudsman

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