

# 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        | 04 October 2017   |
| Sender / Recipient / Medium | Ian Clive McInnes / TPO (Barry Berkengoff: Deputy Casework Manager) / <a href="#">Email</a>   |
| CC                          | TPO (Fiona Nicol: Casework Director)<br>TPO (Anthony Arter: Pensions Ombudsman)   |
| Description                 | My response to the effort of the adjudicator dated 03 October to push me into a "pragmatic solution" that would allow SW to escape justice and maintain its false pretence.<br><br>The email of 03 October was worryingly copied to the Casework Director, and I copied this additionally to Anthony Arter (the Pensions Ombudsman) in the hope that he would be above this stinking deal ( <i>he is not</i> ). |
| Website Links to More Info  | <a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>   |

## Scottish Widows complaint PO-14071

- [Ian McInnes <ian.mcinnnes@yahoo.com.mx>](mailto:ian.mcinnnes@yahoo.com.mx)
- 
- oct 4 a las 2:43 P.M.

Para

- [Barry.Berkengoff@pensions-ombudsman.org.uk](mailto:Barry.Berkengoff@pensions-ombudsman.org.uk)
- Fiona Nicol
- [Anthony.Arter@pensions-ombudsman.org.uk](mailto:Anthony.Arter@pensions-ombudsman.org.uk)

Texto del mensaje

Dear Mr Berkengoff,

I do not hold either of these documents. But in any case they are not germane to the central issue of my case, which is that pension encashment was denied on the grounds that I could not satisfy Scottish Widows' invalid requirements for proof of address.

Anybody who has looked at my case should see that it is a damning indictment of the conduct of Scottish Widows, involving fraud under a blatant false pretence, amongst numerous other instances of maladministration. My comprehensive website provides plenty of evidence of this, in addition to analysis.

Before they will encash a pension, Scottish Widows requires at least three certified verification documents, on the basis that they "are required under UK legislation". However, investigation shows that no verification whatever is required by the government in the case of a face-to-face customer where there is an ongoing business relationship; never mind the extremely onerous and burdensome demands of Scottish Widows. I conclude that they are part of a fraudulent strategy to evade pension encashment (*Unlike the cautious and measured suspicions I have voiced concerning TPO, this **is** an allegation.*)

I have strong principles and concerns for the numerous other customers who will have been badly affected by Scottish Widows' misconduct. I therefore seek not a "pragmatic" solution, but one based on justice and the rule of law.

During my dealings with Scottish Widows, they made three attempts to defuse a case that would have very serious implications for them if it were brought to justice:

- Firstly, on 30 June 2016 (having denied familiarity with the term "Internal Dispute Resolution Procedure"), the invalid documents I had sent became acceptable.
- Secondly, on 01 August 2016 (after I explained that my investigations showed that they had no legitimate basis to require proof of both address and date of birth), they offered to accept a scan of my national ID card alone.
- Thirdly, on 08/09 November 2016, Scottish Widows attempted to telephone me on five occasions (including at 0045 UK time), and left three voicemail messages (of which there is a recording on my website). This was clearly in an effort to get me to withdraw my case, and **the only plausible reason for these calls is that they had been contacted by TPO**.

I was not about to enter into a reprehensible "deal" with Scottish Widows then, and I am not about to do so now.

An important means of determining the validity of Scottish Widows' demands is the list of questions that I sent to them on 29 September 2016, and again on 23 November 2016. If their requirements were legitimate, they would be able to provide some satisfactory answers; and given the serious issues involved, would have a strong incentive to do so. But as I had expected, I received no response.

It seems that you are unwilling to put these questions to Scottish Widows yourself, as I suggested in my email of 12 July, or give any indication that you understand the gravity of my case. But they nonetheless contain compelling

evidence, and I again attach this document. I also attach a copy of the PDF document corresponding to the "Case Overview" web page (I assume that TPO does not have access to my website).

Yours sincerely,

Ian McInnes.

----- Mensaje reenviado -----

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

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

**CC:** Fiona Nicol <Fiona.Nicol@pensions-ombudsman.org.uk>

**Enviado:** Martes, 3 de octubre, 2017 5:09:21

**Asunto:** Scottish Widows complaint PO-14071

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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- 2 Archivos adjuntos
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