

# 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	27 January 2019
Sender / Recipient / Medium	TPO (Jane Stephens: Casework Manager) / Ian Clive McInnes / <a href="#">Email</a>
Description	This is an out-of-office notification resulting from my email of this date rejecting their Opinion of 15 January.
Website Links to More Info	<a href="#">Event Summary</a> / <a href="#">Details (TPO)</a>

**Jane Stephens** <Jane.Stephens@pensions-ombudsman.org.uk>

**Para: Ian McInnes**

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I am out of the office until 29 January 2019 and will respond to your email on my return. If the matter is urgent please contact Ben Bugby at benjamin.bugby@pensions-ombudsman.org.uk

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