

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
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	22 March 2019
Sender / Recipient / Medium	Tunde Adenubi (Senior Adjudicator) / Ian Clive McInnes / Email
Description	Notification of a secure email (via Mimecast) that contains an Amended Opinion . This offers £1000 compensation in respect of communication failures over the imposition of the "identification and verification" demands, but continues to baldly assert that Scottish Widows was justified in imposing them. It contains nothing to address the numerous issues I raised (including patently false statements from TPO) that contradict this position. It was sent on Friday 22 March, yet asks me to reply by Monday 25 March.
Website Links to More Info	Event Summary

Tunde Adenubi <Tunde.Adenubi@pensions-ombudsman.org.uk>

Para: Ian McInnes

22 mar a las 8:27

Dear Mr McInnes

I have sent you a secure email with an amended opinion of your complaint.

Please review the contents and I look forward to hearing from you if possible by Monday 25 March 2019 or as soon as possible.

Yours sincerely

Tunde Adenubi (Mr) | Senior Adjudicator | 020 7630 2232

The Pensions Ombudsman

www.pensions-ombudsman.org.uk

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From: Ian McInnes <ian.mcinnnes@yahoo.com.mx>

Sent: 27 January 2019 18:01

To: Tunde Adenubi <tunde.adenubi@pensions-ombudsman.org.uk>; Jane Stephens <jane.stephens@pensions-ombudsman.org.uk>

Subject: Response to your Opinion of 15 January 2019

Please find attached my rejection of your Opinion.

I do NOT accept this Opinion, as it contains, and is based on, false statements and gross distortions relating to both Anti-Money Laundering Regulations and the facts of my case.

Yours sincerely,

Ian.

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