

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	28 March 2019
Sender / Recipient / Medium	Tunde Adenubi (Senior Adjudicator) / Ian Clive McInnes / Email
Description	This is the covering email for the Final Determination . Also attached is a document on making an appeal to the High Court.
Website Links to More Info	Event Summary

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

Para: Ian McInnes

28 mar a las 2:41

Dear Mr McInnes

I enclose the unencrypted email I sent to you on 26 March 2019.

Please let me know if you have any further issues.

Yours sincerely

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

The Pensions Ombudsman

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From: Tunde Adenubi

Sent: 26 March 2019 15:36

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

Subject: Pensions Ombudsman. PO-14071

Mimecast Secure Message - Highly Sensitive Content

Maintain message security by replying via the Mimecast Secure Messaging web app, or selecting the 'Send Secure' option in Mimecast for Mac or Mimecast for Outlook.

Dear Mr McInnes

Scottish Widows Personal Pension Plan

The investigation has now been completed and I enclose the Pensions Ombudsman's final Determination of the complaint. It is also being sent to Scottish Widows.

The Determination is final and binding on all parties, subject only to an appeal on a point of law. In England and Wales, appeal is to the Chancery Division of the High Court, in Northern Ireland to the Court of Appeal and in Scotland to the Court of Session. The courts have quite short time limits within which appeals must usually be set in motion. So you should take advice quickly if you are considering an appeal.

Please note that all appeals against determinations or directions of the Ombudsman filed on or after 6 April 2014 require the permission of the High Court. This requirement does not at present affect appeals in Northern Ireland or Scotland.

The enclosed information sheet contains further details on appeals, including time limits, and enforcement.

Yours sincerely

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

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McInnes FD.pdf

3MB

FD Factsheet.pdf

201.8kB

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