

The complaint

Mr B complains that ReAssure Limited (ReAssure) failed to provide him with log on credentials for the online portal for his pension plan despite repeated requests. He wants access to the portal and compensation for the inconvenience.

What happened

Mr B lives abroad and ReAssure took over the administration of his plan from another provider in September 2020. Mr B emailed ReAssure on 29 December 2020, asking how he could access his pension account. Hearing nothing, Mr B emailed it again on 21 January 2021 asking for an update. ReAssure logged a complaint and issued a final response the next day. It said it had sent a letter on 30 November 2020 with a code to access the online portal. It said it would reissue this and post a cheque for £90 as compensation for the inconvenience caused and not updating him on his request.

Mr B says he didn't receive anything further from ReAssure and he referred his complaint to our service in April 2021. He said because of the way ReAssure sent post he was only just receiving letters from October 2020 and he couldn't manage his pension plan without online access.

Our investigator looked into it and decided to uphold the complaint.

He said despite repeated requests ReAssure hadn't confirmed it had reissued log on credentials and as of 26 November 2021 Mr B said he still wasn't able to access the online portal. Our investigator said ReAssure should resolve this urgently by providing clear instructions on how Mr B could access his pension details online. And that it should pay him a further £210 in compensation to give £300 in total for the distress and inconvenience he'd been caused.

ReAssure disagreed that further compensation should be paid. It said it didn't keep copies of letters providing log on credentials as these were individual to each customer and were time sensitive. It said as Mr B hadn't been receiving the letters it had agreed to make an exception to its normal procedure and provide the information verbally. It said it had called the number Mr B had provided "*on multiple occasions*" and had left voicemails which hadn't been returned. It acknowledged the time difference but said it felt its opening hours were sufficient for the issue to be dealt with.

Our investigator asked ReAssure for evidence it had tried to contact Mr B by both letter and telephone. After a delay ReAssure provided system notes. These indicated letters had been generated in November 2020 and in August and November 2021 and that voicemails had been left for Mr B in September and November 2021.

Our investigator said his view about the amount of compensation hadn't changed. He said the records provided by ReAssure showed it hadn't resent credentials after Mr B called in December 2020 because he lived overseas. When Mr B contacted it on 21 January 2021 it said it would send credentials and had paid £90 compensation for not acting on his earlier request, which at that point was fair for the inconvenience caused.

However, there was no evidence that credentials had then been sent until August 2021, nearly seven months later and several months after Mr B had referred his complaint to our service. Our investigator said the £90 compensation ReAssure had paid didn't reflect the poor service and delays since January 2021 and should be increased to £300 in total.

As ReAssure doesn't agree it has come to me to decide.

What I've decided – and why

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

Having done so I am upholding the complaint.

I think Mr B has been inconvenienced by what happened. Fortunately, the issue has been resolved and he is now able to access the portal. ReAssure has explained its normal procedure is to issue time limited log on credentials by post to the address held on its files for security reasons.

ReAssure's proposal that the credentials could be provided verbally was a reasonable solution, but I think this should have been provided sooner. I say this because ReAssure made a system note on 5 January 2021 in response to Mr B's request:

"invite sent end of Nov haven't resent as lives in ...".

This suggests there was some issue with providing the invitation to customers residing overseas and that ReAssure was aware of the problem.

There's no evidence ReAssure reissued log on credentials as it promised after its final response of 22 January 2021 until 6 August 2021, which Mr B says he still didn't receive. And it didn't call Mr B until 15 September 2021 to attempt to rectify the problem. Mr B says ReAssure did call on one occasion, which he was unable to answer, but that a message wasn't left.

Even if ReAssure did successfully leave messages for Mr B in September and November 2021, this was still many months after it promised to resend the credentials. Following his complaint, it was already communicating via email with him, so this was another method that could have been used to help resolve the problem. So, I don't think ReAssure treated Mr B fairly, the delay left Mr B with no access to information about his plan and no way of managing it. And, I think these further delays caused him additional distress and inconvenience.

Putting things right

The compensation paid to date doesn't reflect that the problem wasn't resolved and continued for many more months. So, I think it's fair that a further amount of £210 should be paid to give a total of £300 in compensation for the distress and inconvenience caused.

My final decision

My final decision is that I uphold the complaint against ReAssure Limited.

I direct ReAssure Limited to pay Mr B a further £210 in compensation to give £300 in total for the distress and inconvenience he has suffered.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 9 November 2022.

Nigel Bracken
Ombudsman