

## **The complaint**

Mr H has complained about Aviva Life & Pensions UK Limited (Aviva). He said Aviva has taken too long to update his mailing address. Mr H would like Aviva to compensate him for the inconvenience caused by this.

## **What happened**

Mr H holds investments with Aviva. He said he wrote to Aviva on 9 February 2023 asking for his address to be changed. He said he wrote to Aviva again on 15 February 2023 advising that over recent days a courier had been delivering items to his previous address. He wrote to Aviva again on 18 February 2023 to say that a courier was continuing to deliver mail to his previous address. He said this continued throughout February 2023. Mr H complained to Aviva about this.

Aviva said in response that it received Mr H's instruction to change his address dated 9 February 2023, the next day on 10 February 2023. It said it updated Mr H's address on its system the following working day, on 13 February 2023. It said it issued confirmation letters to both addresses and sent this out on 17 February 2023. Aviva said it felt it carried out Mr H's instruction within a reasonable timeframe.

Mr H was not happy with Aviva's response and so referred his complaint to our service.

An investigator looked into Mr H's complaint. He said he doesn't think Aviva needs to take any action. He concluded Aviva updated Mr H's mailing address in a reasonable timeframe.

Mr H is not in agreement with the investigator's view. Mr H's complaint has been passed to me, an ombudsman, to look into.

## **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.

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I am not upholding Mr H's complaint. I will explain why:

- I have read the letter Mr H sent to Aviva. I can see he asked it to change his address with immediate effect. Aviva said it updated its records one working day after it received his letter. So, I can see it was quick to do as Mr H asked.
- Aviva sent a letter out to confirm what it had done. It sent a letter to Mr H's new and old addresses. It said it did this as a security precaution. So, if Mr H hadn't requested an address change for example, he would be aware of this and would be able to contact Aviva to notify them. It says in the letter that the address has been changed and then states, "If the address is incorrect, or you didn't ask for your

address to be updated, please contact us as soon as possible.”

- I don't think Aviva has done anything unusual or has been unreasonable in any of its actions in dealing with Mr H's request in the way that it did. I also don't think it has caused any delay and responded to Mr H's request in quick time, dealing with it within one working day.
- Mr H said Aviva continued to send mail to his old address during February 2023. It's maybe that this was in relation to the address change and Aviva was still ensuring that it was Mr H that requested it. In any case, it seems to me that this was quite a short period that Mr H is saying this happened. And neither party has said that Aviva sent mail to Mr H's old address from March 2023 onwards. So, although there has been a short overlap between addresses, I can't be sure if Aviva had made any mistakes when it sent out mail to Mr H's previous address, or that its actions were unreasonable or unfair to Mr H.

In conclusion, I can see Aviva carried out Mr H's instruction within one working day. It responded to his request quickly. So, with what I have in front of me I can see that it was responsive and was not responsible for any delay here.

I haven't found any errors in the way Aviva has dealt with Mr H's instruction to change his address in the letter he sent on 9 February 2023, so it follows that I don't uphold his complaint.

### **My final decision**

My final decision is that I do not uphold Mr H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 4 March 2024.

Mark Richardson  
**Ombudsman**