

The complaint

Mr B complains that Scottish Widows Limited reduced the amount of information available to him when using their online system. And they delayed sending him information when he requested it.

What happened

Mr B holds a pension with Scottish Widows which he accesses online. Scottish Widows made changes to their online systems, introducing a new system for their customers to use.

Mr B says that using the old system, he was able to look up the number of units he held; their price; and the changes in units that were applied each month to his policy. However, he says this information is no longer visible on Scottish Widows' new system.

On 3 October 2022 Mr B requested information from Scottish Widows about the number of units he held and changes to those units in his policy. He also asked that the information be sent to him monthly until he was able to view it himself online.

In reply, Scottish Widows said it would take up to 16 days to send Mr B the information he required.

Mr B contacted Scottish Widows on 19 November 2022 as he hadn't received the requested information from them. He also described his disappointment that this information was no longer available to him as it had previously been. When he didn't get a response, he sent a further email on 28 December 2022 which Scottish Widows treated as a complaint.

In their response to Mr B's complaint, Scottish Widows confirmed that their new website didn't have the same functionality as their old system. But they said they were building new functions into the website in the future. They offered to send Mr B the information he required whenever he requested it but said they wouldn't automatically send it.

Scottish Widows acknowledged that Mr B had asked for information about his policy on 3 October 2022, which wasn't sent until 30 December 2022. They apologised for the delay in sending the information and sent Mr B a cheque for £75 to compensate him for the delay.

Mr B was unhappy with Scottish Widows response, so he brought his complaint to our Service. Our Investigator said Scottish Widows were able to make decisions about how they operated their business, and he didn't think they'd done anything wrong by removing the functionality Mr B was used to. He also thought it was reasonable for Scottish Widows to say Mr B would need to request the information when he wanted it. Regarding the delay in Scottish Widows providing Mr B with the information he'd requested, he thought the offer of £75 was fair in the circumstances.

Mr B disagreed with our Investigator as he didn't think there was any good reason why he now had less transparency and information about his policy. As Mr B disagreed, the complaint has been passed to me for a decision.

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.

I appreciate this will come as a disappointment to Mr B, but for largely the same reasons as our Investigator, I'm not upholding his complaint. I'll explain why.

It isn't our Service's role to tell Scottish Widows how they must operate their business. As the Investigator has already explained, it's for Scottish Widows to make commercial decisions about what services they offer their customers in line with the terms and conditions of their policies.

Scottish Widows have explained that online access to Mr B's policy is an additional service that doesn't form part of the terms and conditions of his policy. I don't find that surprising and I haven't seen any evidence that suggests otherwise. That means whether or not to display information online is entirely at Scottish Widows discretion. Therefore, Scottish Widows decision to change its information in Mr B's case doesn't mean they're in breach of the terms of his policy.

They've explained to Mr B that the new system doesn't yet have the functionality to show the unit prices and history, like the old system showed. And they aren't able to confirm if that will be available in the future.

While I can appreciate why Mr B might have found it helpful to have immediate access to the kind of information he requested, I've seen no evidence that his policy specifically guaranteed that kind of information would be available to him online. As Mr B's pension provider, I'd expect Scottish Widows to share information with him that's relevant to his policy. But, as I've said, it isn't my role to tell Scottish Widows *how* that must be done.

Scottish Widows have explained to Mr B that they're able to provide him with the information he needs, but he'll have to request it from them by phone or email. And while I can see that's less convenient for Mr B, I don't think it's an unfair or unreasonable alternative to the method Mr B used before.

Scottish Widows have also made the decision not to automatically provide Mr B with this information each month. Again, while I can see this is less convenient for Mr B, Scottish Widows have said they'll respond to requests for information when he makes them. I think that's fair.

It's disappointing that when Mr B requested similar information in October 2022, it took well over two months for Scottish Widows to send it to him. And Mr B had to chase for the information twice. But Scottish Widows sent Mr B a cheque for £75 for the delay caused and I think that fairly reflects the level of inconvenience Mr B suffered in having to chase for the information he required. I've seen no evidence that it caused Mr B any financial loss by not having access to that information earlier.

Mr B has told us that he can't recall if he's paid in the cheque Scottish Widows sent. So, Scottish Widows should check whether Mr B was paid the £75 and arrange a new payment if he wasn't.

My final decision

Scottish Widows Limited has already made an offer to pay £75 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that Scottish Widows should pay Mr B £75 if they haven't done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 13 February 2024.

Timothy Wilkes
Ombudsman