

The complaint

Mr S complains about the time it took Aviva Life & Pensions UK Limited to update his change of address.

What happened

Mr S notified Aviva by email in September 2022 that he had a new address and no longer resided in the United Kingdom.

In late November 2022 Aviva received copies of documents that Mr S had sent as proof of his new address. These included a copy of his passport that was certified by a legal professional. And included the legal professional's address and email contact. Mr S also sent a copy of a bank statement that had been signed and certified in branch by the bank.

On 14 December 2023 Aviva emailed Mr S apologising for the delay and explaining it was awaiting a response from its technical team. It explained that the copy of the bank statement wasn't acceptable and needed to be certified like the passport. It told Mr S that it would accept email copies. And also said, *"I know there was also a query about the email address your lawyer was using but the technical team have confirmed they will be in contact with your lawyer directly to confirm this and their requirements"*.

Mr S had his bank statement certified by the same legal professional and emailed Aviva this on 15 December 2022.

Aviva contacted Mr S querying his certifier's email address on 20 January 2023 and on 21 January 2023 Mr S replied. Giving the same email address that was included in the original documentation in November 2022.

On 13 March 2023 Aviva emailed Mr S confirmation that his address had been amended on his records.

Mr S complained to Aviva about the fact that it wouldn't accept the information he sent it and the time it took to update his correct address details.

Aviva responded by explaining that its policy was to require documents certified by an appropriate person and couldn't act on the information Mr S originally provided.

Mr S remained unhappy and referred his complaint to our service. Our investigator looked into what happened and thought his complaint should be upheld. She thought that Aviva had all of the information that it required by December 2022. And didn't think that the time it took following that was fair. And suggested Aviva should award £250 for the distress and inconvenience this delay had taken.

Aviva didn't agree. It said it didn't think it had the information needed until 21 January 2023 and that the checks that it had to make meant that the time was reasonable.

Mr S disagreed with the outcome. He didn't think that the compensation our investigator proposed fully addressed the inconvenience over six months. And, over that time he was

having to use savings as he wasn't able to take pension income in the way that he wanted to.

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 agree with the conclusions reached by our investigator for these reasons:

- I think that it is fair for Aviva to require a certain level of proof of address in these circumstances in order to process that address change on its system. That's because it has a duty of care to Mr S to ensure that the details it retains are accurate.
- Based on the evidence provided, Aviva appear to have taken about two weeks, following receipt of the posted documents, to notify Mr S that it needed his bank statement to be certified in a different way. Which is a requirement that could have been made clear prior to Mr S sending in the documents.
- Mr S responded to that email on 14 December 2022 by getting his bank statement certified on 15 December 2022. And emailing Aviva on 15 December 2022 saying it was attached. So, based on a balance of probability, I think Aviva most likely had what it needed by this date.
- Aviva appear not to have processed the request though, and instead emailed Mr S asking for the email address of his certifier on 20 January 2024. I don't think this was a reasonable delay. It had already been provided the certifier's email address in November 2022 with the original submission. And, in its email of 14 December, Aviva implied that Mr S didn't need to provide the email again. This wasted time in a process that Aviva was aware was causing Mr S increasing distress.
- Aviva says that it didn't have everything it needed until 21 January 2024. But that was the date that Mr S provided the email address that Aviva already had. So, like our investigator, I think the evidence suggests that Aviva actually had everything required at an earlier stage. And in spite of the delays took virtually two more months to verify and update Mr S's address. And hasn't provided adequate explanation to justify that time.

My final decision

My final decision is that this complaint is upheld. Mr S hasn't suffered a financial loss because of this mistake. But he has had to use funds from a different source than his pension and appears to have been put to more inconvenience than is reasonable for what ought to have been a simple administrative task.

Aviva Life & Pensions UK Limited should pay Mr S £250 for the distress and inconvenience the delays in processing this request caused.

If payment of compensation is not made within 28 days of Aviva Life & Pensions UK Limited receiving Mr S's acceptance of my final decision, interest must be added to the compensation at the rate of 8% per year simple from the date of my final decision to the date of payment.

Income tax may be payable on any interest paid. If Aviva Life & Pensions UK Limited deducts income tax from the interest, it should tell Mr S how much has been taken off. Aviva

Life & Pensions UK Limited should give Mr S a tax deduction certificate in respect of interest if Mr S asks for one, so he can reclaim the tax on interest from HMRC if appropriate.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 11 March 2024.

Gary Lane
Ombudsman