

The complaint

Ms H complains that Aviva Life & Pensions UK Limited (Aviva) has failed to provide evidence that it applied her employer's March 2020 contribution to her pension plan. She therefore believes that the contribution was never applied to her plan.

What happened

Ms H has a pension plan with Aviva which started in 2012. She and her employer made contributions into it. Her employer's contributions were made monthly.

Aviva sent Ms H a pension update as at 2 April 2020. Page 3 of this update showed that the payments into the plan totalled £11,355.74. And page 6 of the update listed 11 payments of £1,032.34 from 25 April 2019 to 25 February 2020.

Aviva sent a further statement as at 10 July 2020. Page 3 of this statement detailed one payment in of £1,059.18 and page 6 stated that this had been made on 27 April 2020.

As the April 2020 statement only showed 11 contributions up to February 2020 and the statement from July 2020 only showed the April 2020 contribution, Ms H said that she noticed at the end of 2023 that Aviva hadn't paid one of her regular pension contributions into her plan. The payment in question was the 25 March 2020 employer contribution of £1,032.24.

Ms H said she complained to Aviva in October 2023.

Aviva issued its final response to the complaint on 15 December 2023. It said that it'd looked into the issue and could confirm that the contribution had been made into Ms H's plan. It said that the April 2020 statement had been produced during the time when the March 2020 contribution was being applied to the plan, so it hadn't been picked up on the statement.

Ms H had also asked Aviva to redo and re-send her statement. But Aviva said that it couldn't do this.

Aviva acknowledged that the apparently missing contribution in the statement had caused Ms H concern, so it sent her a cheque for £50 to say sorry.

Ms H was unhappy with this response. So she brought her complaint to this service. She felt that Aviva hadn't looked into the details of the issue and that it hadn't provided any evidence which clearly showed that the payment had been added to her pension. She still felt that she'd missed a contribution into her pension. She felt that if this was the case then the contribution would've shown on the July 2020 statement. Ms H said that she wanted to start taking her pension in May 2024. She felt that this issue could delay her getting paid on time.

Ms H wanted Aviva to put the missing payment into her pension with interest and to award her compensation.

Our investigator felt that the statements did appear to show a missing contribution. So he asked Aviva for evidence that the March 2020 contribution had been applied to Ms H's

policy.

Aviva provided this service with a screenshot of its internal system which showed the following:

- A regular employer contribution of £1,032.34 had been applied to Ms H's plan on 25 February 2020.
- A regular employer contribution of £1,032.34 had been applied to Ms H's plan on 25 March 2020.
- A regular employer contribution of £1,059.18 had been applied to Ms H's plan on 27 April 2020.

Aviva said there were no issues with the March 2020 payment, which had been made on time. It said it had been paid during the period when the annual statement was being produced, so it was missed off the 2 April 2020 statement. Aviva also said that the March 2020 payment had fallen outside of the period covered by the July 2020 statement, which covered the period from 1 April 2020.

Aviva also provided a list of contributions that had been applied to Ms H's plan between 1 January 2019 and 30 March 2021. This showed that a regular employer contribution of £1,032.34 had been applied to Ms H's plan on 25 March 2020. It also showed that 12 monthly payments of £1,032.34, including the payment on 25 March 2020, had been made into Ms H's plan between 25 April 2019 and 25 March 2020.

Our investigator felt that although the statements appeared to show incorrect information, this didn't mean that the 25 March 2020 contribution hadn't been correctly applied to Ms H's plan. Based on the information Aviva had provided about the contributions and the increase in the value of her fund over the period in question, he was satisfied that the March 2020 contribution had been applied to Ms H's plan with an effective date of 25 March 2020.

Although our investigator had shared Aviva's screenshot which showed that the 25 March 2020 contribution had been applied to Ms H's plan, she said she would only accept evidence from Aviva that it had applied the 25 March 2020 payment to her plan. Ms H felt that Aviva had yet to provide such evidence. She felt that the screen shot Aviva had provided only showed the pension contributions from her employer to Aviva, not from Aviva to her pension plan.

As agreement couldn't be reached, the complaint has come to me for a review.

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'm not going to uphold it, for largely the same reasons as our investigator. I know this will be disappointing for Ms H. I'll explain the reasons for my decision.

Ms H remains unsatisfied that the 25 March 2020 contribution from her employer was correctly applied to her pension plan. I can understand why she felt there was a problem - neither the April 2020 nor the July 2020 statements showed the 25 March 2020 contribution being applied to her plan.

Aviva has provided what I consider to be a compelling explanation about why the 25 March

2020 contribution didn't appear on the April 2020 statement. It's also clearly explained that the July 2020 statement only covered the period from 1 April 2020, which means that the 25 March 2020 contribution couldn't appear on that statement. I'm therefore satisfied I understand why the 25 March 2020 contribution didn't appear on either of the two 2020 statements I've been provided with.

I've gone on to consider Ms H's point that Aviva has yet to provide her with evidence that the 25 March 2020 contribution her employer passed to it was ever applied to her pension.

Aviva has provided a detailed list of contributions that it applied to Ms H's plan from 1 January 2019 through to 30 March 2021. I'm satisfied that this clearly shows that the 25 March 2020 contribution has been applied correctly to Ms H's plan.

I also agree with our investigator that the increase in the pension value between the April 2019 value and the value shown on the July 2020 pension statement demonstrates that the 25 March 2020 contribution had been applied to Ms H's plan. Overall, I'm satisfied that the 25 March 2020 contribution was applied correctly.

I acknowledge that it must've been concerning for Ms H to have noticed what appeared to be a missing contribution from March 2020. I can see that Aviva also acknowledged this point when it apologised and sent Ms H £50 compensation in respect of the concern that this had caused. I consider that this level of compensation was fair and reasonable, and in line with what I would've otherwise recommended.

I can also see that Ms H wants to start taking her pension. While I understand why she felt that the issue being complained about could delay her getting paid on time, I can't fairly agree. I say this because I'm satisfied that Aviva didn't fail to apply the 25 March 2020 contribution to her pension. Therefore I don't require Aviva to take any further steps to put things right. And I don't uphold the complaint.

My final decision

For the reasons explained above, I don't uphold Ms H's complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms H to accept or reject my decision before 26 June 2024.

Jo Occleshaw
Ombudsman