

The complaint

Mr R complains that the Scottish Widows Administration Services Limited (Scottish Widows) App was unable to provide details of his other pension plan with Prudential, despite it being promoted as facilitating this. He wants the problem resolved.

What happened

Mr R has a Workplace pension with Scottish Widows and accesses information about this through its App. In 2024 Scottish Widows said it had joined up with a separate business called MoneyHub to provide access to other pension plan details through the App. Prudential was one of the pension providers shown as being available. But Mr R says each time he tried to add details of his Prudential plan an error message was given saying the details weren't correct. Mr R raised the issue with Scottish Widows in September 2024. It said not all pension providers offered connections via MoneyHub, which might be the issue, and it suggested he contact Prudential. Mr R said, instead, Scottish Widows should check with MoneyHub and it shouldn't try to fob him off.

Scottish Widows said an update on the MoneyHub website on 1 October 2024 showed a *"Connectivity issue-Potentially blocked by Provider"* for Prudential and this was being worked on. But Scottish Widows said it would get its IT department to look into it too and asked Mr R some questions about how he connected to the App. On 12 October 2024 Mr R raised a complaint. He said he still had the same problem, which was causing him inconvenience, and as Scottish Widows had decided to use MoneyHub, it should resolve the issue with it, not him. Scottish Widows didn't accept the complaint. It said it understood the frustration caused, but that it allowed MoneyHub to access information about Scottish Widows plans, but it wasn't responsible for the connection between MoneyHub and the Prudential. And as it had previously confirmed it appeared there was a connection issue between them.

Mr R referred his complaint to our service. Our investigator looked into it, but he didn't uphold it.

Our investigator said he could only consider Scottish Widows actions, but three parties were involved. He said MoneyHub was a separate business, and Scottish Widows couldn't be held responsible for any problems between MoneyHub and Prudential. Mr R didn't agree, he said it had nothing to do with MoneyHub and he shouldn't need to contact Prudential, as it had done nothing wrong. He said the Scottish Widows App was advertised as offering facilities to see *"everything under one roof"*.

As Mr R 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 not upholding the complaint. I've viewed Scottish Widows webpage promoting the use of its App. This lists a number of features and potential benefits. This does include,

“Build an overview of all your pensions in one place, even ones you have with other providers”

However, Apps and online access to plan details are generally an additional service which pension providers aren't required to provide and don't guarantee to be available at all times. And secure data sharing between financial institutions is still a developing area and for pension plans overlaps with the Government led Pensions Dashboard project. It seems that a number of financial businesses have recently stopped connecting to MoneyHub (a financial technology company, providing an Open Banking data sharing system) and it may be that there are conflicts with existing systems which need to be resolved.

I've checked the latest status page on MoneyHub's website (last updated 3 March 2025) and a number of banks and pension providers including Prudential and, interestingly, Scottish Widows, are shown under the heading *“Previous Connections – Currently not supported”*. The note below the list says, *“Provider led decisions have prevented the availability of the above connections.”* Several other large pension providers including the Government established Nest also appear on the list.

So, if other providers don't make plan information available it isn't possible for this to be shown in the Scottish Widows App. In this case it appears that Prudential have decided not to continue to support this data sharing, and the evidence shows this was an issue last year when Mr R was trying to add his Prudential plan details through the Scottish Widows App.

Once Mr R raised the issue, I think Scottish Widows communicated with him clearly and it checked to see if any other issue might be causing a problem with the App, which I think showed good customer service. Whatever the specific issues here, if Prudential doesn't share the data on Mr R's plan, this is outside Scottish Widows control, so it isn't reasonable to uphold this complaint.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 25 July 2025.

Nigel Bracken
Ombudsman