

The complaint

Mr G complains about the service he received from Scottish Friendly Assurance Society Limited ("Scottish Friendly") when transferring the proceeds of his Personal Pension Plan (PPP) to another provider. He'd like compensation for what happened.

What happened

I issued a provisional decision on 24 December 2024. I've recapped the background below:

Mr G held a PPP with Scottish Friendly. As he was due to turn age 75 in May 2023 and take benefits from his pension, he requested his retirement options from Scottish Friendly in January 2023.

Scottish Friendly wrote to Mr G on 23 January 2023, providing details of the retirement options available from his 75th birthday and relevant forms. It set out its pension claim process and for Stage 1 of its 4-stage process asked Mr G to complete and return Retirement Option Choice and Email Verification forms. Scottish Friendly received these on 16 February 2023, in which Mr G confirmed he wanted to take Tax Free Cash (TFC) and purchase an annuity with a provider I'll refer to as Provider C.

On 22 February 2023, Scottish Friendly acknowledged receipt of Mr G's completed forms, confirmed he'd reached stage 2A of its pension claim process and attached its Pension Advice form.

Scottish Friendly received the completed form, confirming Mr G had obtained pension guidance from Money Helper, on 14 March 2023. This was acknowledged in its 21 March 2023 letter to Mr G, confirming he was at stage 2B of its claim process. Noting that Mr G had opted out of using Money Helper and hadn't sought financial advice, it asked him to complete a declaration, stating he wished to proceed without advice.

Mr G responded on 24 April 2023, clarifying that he had taken advice from Money Helper and recorded this in the 2A form he'd signed. Mr G provided the Stage 2B declaration, amending it to reflect his desire to proceed having used Money Helper but without seeking advice.

On 10 May 2023, Scottish Friendly confirmed that Mr G had reached stage 3A of its claim process and asked him to complete the enclosed Risk Questionnaire.

Following a telephone call with Mr G, Scottish Friendly emailed him on 12 May 2023, sending another copy of its Risk Questionnaire. It reminded him that the form needed to be printed, completed using a wet signature, and returned.

Mr G replied on 13 May 2023, saying he'd sent the completed Risk Questionnaire via recorded delivery that morning. Scottish Friendly received it on 15 May 2023. On the same day, Mr G received a Lifetime Annuity quote from Provider C.

Mr G called Scottish Friendly on 19 May 2023 to check that his Stage 3A Risk Questionnaire had been received and express concern about how long things were taking. On 22 May 2023, Scottish Friendly confirmed his Risk Questionnaire had been received and said he'd reached stage 3B of its 4-stage process. It asked Mr G to complete and return a Risk Information Statement so he could proceed to the fourth stage of his claim.

On 23 May 2023, Scottish Friendly received Mr G's signed LOA from his financial adviser. He shared Mr G's concerns about losing his TFC entitlement if the transfer of his pension wasn't completed before he turned age 75 the following day and asked for urgent confirmation of whether this was true. If completing the transfer wasn't possible, he asked Scottish Friendly to let him know.

Scottish Friendly responded to Mr G's adviser on 8 June 2023, acknowledging receipt of the LOA. However, it said that as the signature provided didn't match the signature it had on file, it required two forms of identification from Mr G before it could share any information.

On 19 June 2023 Scottish Friendly received a letter from Provider C, confirming it had received an Open Market Option (OMO) request for Mr G to transfer to it to purchase an annuity. As well as asking for specific information about the transfer, Provider C noted that Mr G's annuity rate would only be secured upon receipt of his funds. Finally, it asked Scottish Friendly to let it know if there was any reason the transfer payment couldn't be made. Scottish Friendly never responded.

Scottish Friendly received a letter from Mr G's financial adviser on 26 June 2023, enclosing Mr G's complaint about difficulties he was having claiming his pension. He confirmed that he'd asked Provider C to request a full fund transfer and requested that Scottish Friendly process this as a matter of urgency. The adviser also asked Scottish Friendly to contact Provider C as a matter of urgency to ensure the funds were transferred in a timely manner. If there were any outstanding items required, he invited Scottish Friendly to contact him.

Later that day, the adviser provided Scottish Friendly with the identification documentation it required to accept Mr G's LOA and allow him to deal with the matter.

On 14 July 2023, Mr G emailed Scottish Friendly, asking why his PCLS hadn't been paid and the remainder of his pension hadn't been transferred to Provider C.

Scottish Friendly responded on 24 July 2023, saying that although it sent Mr G its Stage 3B forms on 22 May 2023, they hadn't been returned. Mr G responded on the same day, confirming he'd returned the 3B forms on 23 May 2023, but would send them again.

The following day, Scottish Friendly provided its final response to Mr G's concerns. In summary it said:

- It couldn't process Mr G's transfer as the claim process hadn't been completed. Mr G was still at stage 3B of the 4-stage process as it hadn't received the relevant completed form back. It asked Mr G to return this so the transfer could progress.
- It was satisfied that its pension process had been followed appropriately, with only one minimal day being identified.
- It was sorry for oversights in its communication which impacted the processing of Mr G's transfer overall. Specifically, it was disappointed that it didn't reply to Provider C's OMO communication on 19 June 2023 and confirm why it couldn't process the payment without completing its pension process.
- It was sorry Mr G was led to believe that he wouldn't be entitled to TFC and confirmed it would process this payment when it received his final forms.

- For its oversights, and the confusion and distress this had caused, it would send Mr G a cheque for £200.

On 26 July 2023, Mr G wrote to Scottish Friendly, confirming he had evidence his 3B forms had been received and signed for at its offices that morning. The following day, he wrote to it again, asking for confirmation that any remaining forms he needed to complete had been sent to him by recorded delivery. On 28 July 2023, Mr G wrote to Scottish Friendly again, expressing dismay at not receiving the final forms for his claim or any confirmation that his 3B forms had been received.

Scottish Friendly responded on 31 July 2023, in summary, stating that it had received Mr G's 3B forms and asked for Stage 4 forms to be sent to him. It said delays on Mr G's case had been minimal, with all forms sent by Mr G and received by it having been dealt with appropriately. However, it apologised for any distress this may have caused and apologised for the poor service it provided.

Mr G asked Scottish Friendly how long it would take to complete his claim. It responded on the same day, saying it couldn't provide a timescale until all forms had been returned. Mr G responded, saying that if all forms were emailed to him that afternoon, he'd return them first class the following day.

On 1 August 2023, Scottish Friendly sent Mr G its Stage 4 forms and its identification document requirements. Mr G responded the following day, saying that Scottish Friendly should already have his identity verification documents on file. He asked Scottish Friendly to confirm it had these and that they could be used to process the final stage of his claim.

Having received no response, Mr G chased Scottish Friendly for an update on his claim on 18 August 2023. Scottish Friendly responded on 23 August 2023, stating that as it hadn't received Mr G's stage 4 forms, he'd need to send them again.

On 24 August 2023, Mr G emailed the completed Stage 4 forms to Scottish Friendly, asking it to confirm receipt of them and advise whether there were any further documents required before his funds could be paid out. Scottish Friendly responded the following day, noting that one of the Stage 4 forms – the OMO application form – hadn't been received. It asked Mr G to send another copy by email so it could proceed with his claim.

Mr G advised that he'd sent all Stage 4 forms to Scottish Friendly on 12 August 2023 by recorded delivery, which should've been delivered on 14 August 2023. He said he'd repeatedly asked for confirmation that all Stage 4 forms had been received but received no reply, so he'd sent another set of forms on the morning of 24 August 2023. Mr G asked Scottish Friendly to confirm that his claim could now be paid and sent three chaser emails on the same day.

Scottish Friendly responded to Mr G on 28 August 2023, thanking him for his Stage 4 pension forms. It advised that it still needed the annuity page of its OMO application form to be completed and returned to proceed. It confirmed that no additional identification documents were required.

Mr G responded, saying he'd already returned the relevant forms to transfer and couldn't understand why he needed to complete anything further. Having received no response, he chased Scottish Friendly on 10, 22, and 24 September 2023.

Scottish Friendly responded to Mr G on 27 September 2023, saying it couldn't process his claim until he'd completed Provider C's OMO application form which it attached. Once this was received, it said Mr G's claim would be paid.

Mr G responded on the same day saying he'd already completed Provider C's OMO application forms, which Scottish Friendly had received confirmation of from Provider C. On this basis he said all that remained was for his funds to be transferred.

Scottish Friendly responded on 4 October 2023, again requesting that he complete and return Provider C's OMO application form. It confirmed that Mr G's claim wouldn't be processed without this.

Mr G responded on 26 November 2023, disputing Scottish Friendly's requirements. Scottish Friendly clarified two days later that Provider C wouldn't accept Mr G's transfer of funds without a completed OMO application form.

Mr G and Scottish Friendly continued to exchange correspondence about his pension claim without resolution, so Mr G referred his complaint to our Service. One of our investigators considered the matter and thought the complaint should be upheld. In summary, she said:

- Scottish Friendly should've made Mr G aware of the OMO notification it received from Provider C in June 2023 and explained that an OMO application form would need to be completed at the end of its pension claim process. As this wasn't explained, Mr G was understandably frustrated that he had to complete the same form he'd completed at the outset.*
- It wasn't reasonable to expect Scottish Friendly to pay Mr G's claim without the OMO application being completed in line with the pension claim journey process.*
- She disagreed that Scottish Friendly had only caused minimal delays in the claim process but couldn't determine whether this had impacted when Mr G had been able to access his pension. She noted that Mr G still hadn't completed the OMO application necessary to access his benefits.*
- Considering delays Mr G experienced and the inconvenience and frustration Scottish Friendly caused, she thought Mr G should be paid a further £200 for what happened, bringing total compensation to £400.*

Scottish Friendly disagreed, saying that as Provider C forwarded Mr G's OMO application form to it, it was responsible for making Mr G aware of what stage the form needed be completed. It added that this was also an agreed process it had with Provider C.

Mr G also disagreed with our investigator. In summary he said:

- The claim process felt like a battle and seemed designed to prolong matters. The time take to move through each stage was unacceptable and many of the concerns he'd raised throughout the process had gone unanswered.*
- Scottish Friendly refusing to deal with his adviser appeared to be a delay tactic, especially as he'd provided the identification documents required in June 2023.*
- He wanted compensation for how long he'd been waiting to access his annuity and TFC.*
- His OMO application form was completed in May 2023, so there was no need for another form to be completed.*

Having reviewed Mr G's complaint again, the investigator concluded that Scottish Friendly didn't need to do anything further.

As no agreement could be reached, the matter was passed to me for decision.

While awaiting a decision, on 18 March 2024, Scottish Friendly received a signed OMO application form from Mr G. Mr G received his TFC on 12 April 2024 and his remaining funds were sent to Provider C on the same day for his annuity to be set up.

Having considered Mr G's complaint, my provisional findings were as follows:

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 upholding Mr G's complaint. I'll explain why. But before I do, I should emphasise that while I've taken note of the arguments made by both parties, I've limited my response to the issue I consider to be central to this complaint. That's to say whether, based on the service it provided, Scottish Friendly has taken appropriate steps to put matters right.

Although Scottish Friendly, Mr G, his financial adviser, and Provider C were involved in the claim process, my findings are based on Scottish Friendly's acts or omissions as it's the party Mr G has complained about. Even though others may have contributed to delays with the claim, I'm unable to make a finding on their actions. But this doesn't mean I've ignored the impact of any delays they may have caused, or that I've held Scottish Friendly responsible for these.

Overall, I have real sympathy for Mr G. It's clear to me that the smooth and timely payment and transfer of the proceeds of his PPP was important to him. So, I can understand why he was concerned and ultimately disappointed with the service he experienced and how long the claim process took.

As his pension provider, Mr G had a reasonable expectation that Scottish Friendly would act in his best interests, doing all it could to keep him informed, and ensure his claim was processed as soon as it could be. Unfortunately, I can't see that Scottish Friendly did so on this occasion.

Scottish Friendly's process for claiming pension benefits comprises of four stages. Its aim is to process each step within five working days. Once its requirements are met, it aims to process the claim within ten working days.

Based on what I've seen, the first delay, albeit small, occurred after Mr G submitted his Pension Advice form. Scottish Friendly received the form on 14 March 2023 but didn't acknowledge it and ask Mr G to complete its Stage 2B declaration form until 21 March 2023 – one working day outside its service standard. The acknowledgement and form should've been sent a day earlier, on 20 March 2023.

Unfortunately, Scottish Friendly also failed to review Mr G's form correctly. Although the form confirmed that he'd obtained pension guidance from Money Helper, Scottish Friendly's acknowledgment said Mr G hadn't. Fortunately, this error didn't delay the claim process.

The next delay appears to be how long it took for Mr G's completed Stage 2B declaration to be returned to Scottish Friendly. The declaration was sent to Mr G on 21 March 2023 and wasn't received by Scottish Friendly until 24 April 2023, 23 working days later. I haven't seen anything indicating Scottish Friendly was responsible for this delay. So, if Scottish Friendly sent its March 2023 acknowledgement and declaration form when it should've – on 20 March 2023 – it's reasonable to assume that as it did originally, it would've received Mr G's completed Stage 2B declaration form 23 working days later, on 21 April 2023 – taking into account the two public holidays during this period.

Scottish Friendly took 11 working days (six working days outside its service standard) to acknowledge Mr G's Stage 2B declaration and send its Stage 3A Risk Questionnaire. If it had acted in line with its service standard after receiving Mr G's completed Stage 2B declaration, its stage 3A Risk Questionnaire would've been sent to Mr G five working days later, on 27 April 2023, and it would've received Mr G's completed questionnaire four working days later, on 3 May 2023.

Scottish Friendly confirmed receipt of Mr G's Risk Questionnaire nine working days after receiving it and therefore four days outside its service standard. If everything happened as it should've, Scottish Friendly would've confirmed receipt of Mr G's completed questionnaire and asked him to complete and return its Risk Information Statement five working days later, on 10 May 2023.

Mr G says he returned the completed Risk Information Statement on 23 May 2023 – the day after it was sent to him – but unfortunately, there's no record of Scottish Friendly ever receiving it around that time. It's possible it went missing in the post, but this isn't something I can hold Scottish Friendly responsible for. Ultimately, Mr G's completed Risk Information Statement wasn't received by Scottish Friendly until 26 July 2023, 46 working days after it was requested.

While I don't find Scottish Friendly responsible for how long it took for Mr G's Risk Information Statement to be received, I do think there was an oversight by it during this period which didn't help matters.

Between 23 May 2023 and 24 July 2023, Scottish Friendly received correspondence from Mr G, his financial adviser, and Provider C. As the identification documents required to verify Mr G's LOA weren't provided at the outset, it's understandable that Scottish Friendly didn't share information with Mr G's financial adviser about what stage he was at in the claim process and details of outstanding documentation. However, in failing to take any action following receipt of Provider C's 19 June 2023 correspondence, Scottish Friendly missed an opportunity to keep Mr G updated on what was going on and ensure he was in an informed position about the steps required to progress his claim.

Provider C's letter to Scottish Friendly confirmed it had received an Open Market Option (OMO) application for the transfer of Mr G's funds to set up an annuity. As well as asking for specific information about the planned transfer, Provider C asked Scottish Friendly to let it know if there was any reason the transfer payment couldn't be made. Scottish Friendly accepts that it should've responded to Provider C, and I agree. At the very least, it should've confirmed that it couldn't process any payment from Mr G's pension until its claim process had been completed.

Although Scottish Friendly says it has a longstanding agreement with Provider C about how annuity requests are processed and when OMO application forms are completed, Provider C's letter didn't reflect this. Scottish Friendly considers that Provider C should've told Mr G when the OMO application form should've been completed, but I don't agree. As the ceding scheme, I think Scottish Friendly had a significant and overriding responsibility to guide Mr G through its claim process, especially when it became aware that Mr G had completed the form at the wrong stage.

Provider C's letter should reasonably have prompted it to contact Mr G to remind him that it was still waiting to receive his completed Risk Information Statement form. Had Scottish Friendly done so, Mr G would've been alerted to the fact that the form he says he returned on 23 May 2023 hadn't been received. And having been made aware of this, he could've arranged to send another form.

Having received Mr G's Risk Information Statement, Scottish Friendly sent its Stage 4 forms and identification document requirements the following day. Mr G responded a day later, saying Scottish Friendly should already have identification documents on file, asking it to confirm these could be used for his pension claim.

Unfortunately, despite chasers, Scottish Friendly didn't respond to Mr G until 16 working days later, when it said it was still waiting for his Stage 4 forms. It failed to answer Mr G's question about its identification document requirements. If Scottish Friendly responded to Mr G when it should've – within 5 working days, it's reasonable to assume that Mr G would've – as he later did – returned most of the completed forms (one was unfortunately missing) – the following day. So, assuming everything happened as it should've, Scottish Friendly would've received all but one of Mr G's completed forms on 18 July 2023.

Scottish Friendly requested Mr G's outstanding OMO application form and confirmed no additional identification documents were required within two working days of receiving Mr G's other Stage 4 forms. Mr G responded, stating that he'd already completed the OMO application form, disagreeing that he needed to provide anything else to complete the claim process. Scottish Friendly responded three working days later, reiterating that the OMO application form it provided needed to be completed and returned.

Mr G and Scottish Friendly continued to exchange correspondence about the OMO application form, with Mr G disputing that it needed to be completed and Scottish Friendly insisting it was required for the claim to be paid. In the end, it took 142 working days for Mr G's completed OMO application form to be provided after Scottish Friendly specifically requested it. I don't find Scottish Friendly responsible for this delay.

I can understand Mr G's reluctance to provide the OMO application form given his genuine belief this had already been supplied, and his experience of Scottish Friendly's service. But I can't agree that it was reasonable for him not to provide the form and to instead engage in protracted correspondence with Scottish Friendly for almost seven months, especially when it was clear that Scottish Friendly wasn't going to change its position on the matter. In my view, Mr G had a duty to minimise the impact of any further delays and mitigate any losses he may have suffered by engaging with Scottish Friendly to allow the process to be completed. Doing so wouldn't have precluded him from complaining about Scottish Friendly asking for the OMO application form to be completed.

Mr G has said that receiving his pension payments on time was urgent. By the time he entered into back and forth with Scottish Friendly about the outstanding OMO application form, over three months had passed since Mr G's 75th birthday, when he'd expected the claim process to be complete. Where things had gone wrong earlier in the claim process, Mr G had been quick to resubmit forms where required. And I think he ought to have done the same in this instance. Had he done so, the claim process could've been completed resulting in his benefits being paid much earlier than they were.

I've determined that Scottish Friendly caused avoidable delays totalling 22 working days. Clearly, it fell short of its own service standards and caused delays to the claim process. But I cannot ignore the fact that there were also 188 working days of delays resulting from how long it took for Scottish Friendly's claim requirements to be met. I've seen nothing to suggest Scottish Friendly is responsible for these delays, so I can't agree that it's at fault for the fact that Mr G didn't receive the proceeds of his pension until almost eleven months after his 75th birthday.

Scottish Friendly acknowledges there were communication oversights which impacted Mr G's pension claim. It says any delays resulting from this were minimal, so it paid Mr G £200

compensation. While this goes some way towards recognising the distress and inconvenience it caused, I don't think it goes far enough.

Scottish Friendly's delays may have been minimal in comparison to other avoidable delays in this case, but I find the overall impact of its acts and omissions significant. Its failure to consistently meet its own service standards and communicate effectively caused Mr G considerable frustration and upset as he sought to access his pension benefits.

In addition to the delays it caused, Scottish Friendly gave Mr G incorrect information about his TFC entitlement, at one point making him think he was at risk of losing this if the claim wasn't completed by his 75th birthday.

Although it wasn't appropriate for Scottish Friendly to correspond with Mr G's adviser until it received documents to verify Mr G's LOA, the content and urgent tone of the adviser's emails should've prompted Scottish Friendly to contact Mr G directly to address concerns the adviser had raised on his behalf.

Shortly after Provider C wrote to Scottish Friendly about Mr G's proposed transfer, Mr G's adviser also confirmed that he'd made a direct request to Provider C for the urgent transfer of Mr G's funds from Scottish Friendly. He asked Scottish Friendly to engage with Provider C to make this happen or let him know what was outstanding. By this point, Scottish Friendly had the documents required to accept Mr G's LOA and correspond with Mr G's adviser directly. But it failed to respond to Mr G's adviser, contact Provider C, or follow up with Mr G. I see no justification for this. Instances like this, where Scottish Friendly wasn't as proactive and pragmatic as it should have been understandably compounded Mr G's misgivings and disillusionment with Scottish Friendly's claim process.

On several occasions Mr G was put in a position where he was having to chase Scottish Friendly to progress things and find out what was going on with his claim. Considering this and the opportunities Scottish Friendly missed to communicate more effectively with Mr G about the status of his claim, I think Scottish Friendly caused avoidable distress and inconvenience.

Putting things right

I'm satisfied that the service and delays Mr G experienced during Scottish Friendly's claim process caused him considerable distress and inconvenience. And I think that £400 is fair and reasonable amount of compensation in the circumstances of this case, recognising the poor level of service Mr G received, the overall impact of what happened, and efforts Mr G made to progress things. As Scottish Friendly has already paid Mr G £200 compensation, I intend to direct it to pay a further £200.

I invited Mr G and Scottish Friendly to respond to my provisional decision.

Mr G, in summary, made the following points:

- The compensation proposed didn't reflect the "trauma and frustration" he'd experienced.
- Scottish Friendly purposely delayed the transfer so it could invest his money for its own benefit.
- Scottish Friendly should compensate him for the fact that he received less TFC because of its delays. These delays also resulted in him receiving less pension income annually and the payment of this being delayed.

Scottish Friendly didn't provide any comments.

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, my decision remains the same as before (and as set out above). That means I'm upholding Mr G's complaint for the reasons I've previously given. However, I'll comment on some of Mr G's points following my provisional decision.

In my provisional decision, I acknowledged that the service Scottish Friendly provided to Mr G during the claim process was poor. Specifically, I recognised the avoidable delays Scottish Friendly caused by failing to act pragmatically and communicate effectively. I also considered the impact of its repeated errors, including Mr G's continued efforts to progress his claim. And the distress, worry, and inconvenience he experienced while trying to access his pension benefits.

I understand Mr G doesn't feel that compensation totalling £400 is sufficient for what happened, but I'm satisfied that it fairly recognises the frustration and concern that Scottish Friendly's actions caused. It also takes into account what I think Mr G could've done to considerably reduce the impact of Scottish Friendly's mistakes. Of the 210 working days of avoidable delays in this case, I determined that Mr G caused 188 of them. Again, I appreciate that his reluctance to provide Scottish Friendly with the documentation it was requesting was because he strongly believed that he'd already provided it, but I can't agree that it was reasonable for him to dispute those requirements for over seven months. This delayed the settling of Mr G's claim more than Scottish Friendly's acts and omissions.

I note that Mr G feels Scottish Friendly purposely delayed his transfer so it could invest his money for its own benefit. However, I've seen no evidence of this. Mr G's funds remained with Scottish Friendly until its claim process was complete and all relevant documentation had been received.

Mr G has said that due to the delay in his Scottish Friendly funds being transferred to Provider C, he's receiving almost £1,500 per annum less in annuity payments. But this is based on Provider C's May 2023 quote. Provider C confirmed that Mr G would only secure the quoted annuity rate when his funds were received by it, likely within a specified period. As the funds couldn't be transferred until Scottish Friendly received Mr G's signed OMO application form at the end of its process, Provider C didn't receive Mr G's funds until April 2024, almost a year after its original annuity quote. So, I wouldn't have expected Mr G to secure Provider C's May 2023 quote.

Although I appreciate Mr G's disappointment at not securing Provider C's March 2023 annuity rate, I've not seen anything to suggest that he was ever entitled to it or that, but for Scottish Friendly's errors, he would've secured it. I take the same view when considering the TFC Mr G received. Scottish Friendly couldn't process and pay this until it received the documentation required to complete its claim process. It's unfortunate that Mr G's TFC amount went down between May 2023 and April 2024, but not surprising. Scottish Friendly's literature warned that the value couldn't be guaranteed.

Putting things right

I'm satisfied that the delays that Scottish Friendly caused in this process matter will have caused Mr G considerable distress and inconvenience. I think that a total of £400 is a fair and reasonable amount of compensation in the circumstances of this case. As Scottish Friendly has already paid Mr G £200 compensation, it should pay him a further £200.

My final decision

For the reasons explained above, I uphold the complaint. I'm upholding Mr G's complaint to the extent I require Scottish Friendly Life Assurance Society Limited to pay Mr S a further £200 for distress and inconvenience caused, bringing total compensation to £400.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 18 February 2025.

Chillel Bailey
Ombudsman