

The complaint

Mr D complains that The Prudential Assurance Company Limited (“Pru”) failed to retain his log in details which meant he was unable to access a secure message it had sent. He also complains that Pru failed to telephone him back as promised when facing these issues.

What happened

Mr D holds an Inheritance Bond with Pru. In December 2024, Mr D complained to Pru as it had delayed his December income payment from the bond and he was also unhappy with the poor service he had received whilst dealing with this issue. Pru upheld the complaint and paid him for the loss he had suffered as a result of the delay and also compensated him £300 to recognise any distress and inconvenience caused.

On 20 February 2025, Mr D received a secure message from Pru but, despite several attempts, he was unable to log on to his account to read the message. Mr D says he is sure he was using the correct details which he’d used previously to log on to the account.

Mr D called Pru on 21 February 2025 and spoke to someone on its technical helpline for around an hour. However, he had to end the call due to his domestic duties and he says he was promised a call back the following day between 9:30 and 10:30am. Mr D didn’t receive a call back as promised the and so he called Pru again on 22 February 2025. Mr D was able to resolve the issue that day by changing his login details.

Mr D complained to Pru as he was unhappy this service it had provided to him when trying to resolve the issue and he said Pru had failed to correctly store his login details.

Pru considered Mr D’s complaint but didn’t uphold it. In summary, it said it had re-opened his previous complaint and felt the £300 is had previously offered was sufficient.

Mr D didn’t accept Pru’s findings as he felt it had failed to treat his complaint separately from his complaint in December 2024. He said Pru hadn’t addressed all his complaint points and it was unfair to refer to his previous compensation award when considering his new complaint points. He also said the secure message contained a letter and tax certificate, despite him choosing to receive paper communications via postal delivery when setting up the account.

As Mr D remained unhappy, he referred his complaint to this service for an independent review.

One of our investigators considered Mr D’s complaint. They said that whilst they accept that Mr D’s complaint points were different from his initial complaint in December 2024, they didn’t think it was unfair for Pru to link them as the secure message was in relation to the compensation from the previous complaint. They also said that there were a multitude of reasons as to why Mr D couldn’t access his account online but they weren’t satisfied this was Pru’s error and that they didn’t find it unreasonable for Pru to have sent correspondence via email when Mr D had been communicating with it by these means. In summary, they

acknowledged that it would have been frustrating for Mr D to not receive a call back as expected but felt an apology would be sufficient.

Mr D didn't accept the investigator's findings and so the complaint has been passed 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.

I understand Mr D feels strongly that Pru should have considered his latest complaint is isolation of his previous one in December 2024. However, I agree with our investigator's findings that the crux of Mr D's latest complaint stems from his prior complaint. I say this as the secure message which he was unable to access was a letter dated 20 February 2025 which confirmed that the compensation payment from his prior complaint would be received within ten working days. The letter also attached a certificate of deduction of income tax which was in relation to the delayed December income payment he had previously complaint about.

As such, I find it fair and reasonable for Pru to have considered his latest complaint an extension of the previous one made. It then follows that, whilst I would expect Pru to consider the impact any subsequent errors have had on Mr D, it is able to consider whether the compensation it had previously offered fairly reflects the overall distress and inconvenience caused.

Looking at the events that happened following Mr D making his initial complaint in December 2024, I note that Mr D feels he entered the correct login details when trying to access the secure message. It's unclear why this error occurred and Pru hasn't provided an explanation for this. Regardless, I understand that whilst it was frustrating for Mr D to have to change his login details, the impact appears to have been minimal as he was able to access his account online as soon as he changed these. However, I acknowledge that Pru failed to call Mr D back as promised, meaning he had to call it himself to resolve the issue. So I appreciate this would have cause further inconvenience for him. But I'm not persuaded it requires Pru to provide further compensation beyond the £300 it had already paid. I say this as our service would usually make an award of over £300 where the impact of a business's mistake has caused considerable distress and inconvenience and in instances where such a disruption has required a lot of extra effort to sort out.

In Mr D's case, I'm satisfied the £300 fairly compensates Mr D for the distress and inconvenience caused by both the delayed income payment - which was resolved in the same month as him flagging it, as well as Pru failing to call him back as promised, as it was able to resolve the login issue when he called it on 22 February 2025. I do however, acknowledge that Pru failed to apologise for not calling Mr D back in any of it's correspondence with him following him raising his complaint. So I agree with the investigator that Pru should write to Mr D to do so.

I also understand that Mr D feels Pru ought to have corresponded with him via post only, as he says this was what was agreed upon when he opened his account. And I understand his concerns stem partially due to him previously experiencing hard drive corruption failure and due to him not having access to a printer. However, I don't think the impact of this warrants any further compensation as it's clear Mr D is in receipt of his secure message and the contents within and I don't see any reason why, if required, he couldn't access his certificate of deduction of income tax in the future. I appreciate Pru may not have followed his communication preferences, but as the investigator also noted, I can see that Mr D has been

communicating with Pru via email and so I don't find it fair or reasonable to ask Pru to further compensate Mr D for this.

My final decision

My final decision is that I partially uphold the complaint and instruct Pru to write to Mr D to apologise for not calling him back as promised.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 9 July 2025.

Ben Waites
Ombudsman