

The complaint

Mrs C is unhappy with delays in providing information requested by her representative about her pension policies with Scottish Widows Limited. And Scottish Widows has also said it can't produce some of the information requested.

What happened

Mrs C held a number of personal pension policies with Scottish Widows. Her representative sent a request for information to Scottish Widows on 29 November 2024. He asked Scottish Widows to process a DSAR (Data Subject Access Request). He wanted information as to the names of the trustees and administrators for all investments and a summary showing capital investments, fees taken, and values for each year.

Scottish Widows didn't respond to the request. A complaint was raised on 27 February 2025 to which Scottish Widows responded on 28 March 2025. They apologised for the delay in providing the information requested and gave the contribution history, charges and transfer/retirement values for each plan. However Scottish Widows said that, due to the age of the policies, they didn't have the annual values for each of the plans readily available and would need to manually recreate those for each of the plans. That would involve a considerable amount of time and resources and they were unable to fulfil the request. Scottish Widows paid Mrs C £300 compensation for the trouble and upset the delay in providing the information had caused her.

Our investigator didn't think that Scottish Widows needed to do anything more. Most of the information requested had been supplied. Scottish Widows hadn't provided the annual values for each policy. But, given the age of the policies, some of which started as far back as 1975 and the information not being readily available due to multiple system changes over the years, she didn't think it was unreasonable that Scottish Widows wasn't able to fulfil that part of the request. She agreed that Scottish Widows should've provided information sooner. That would've been a concern for Mrs C as she wanted to verify the aggregate value of her pensions. But Scottish Widows had paid her £300 compensation for the trouble and upset caused which was in line with what the investigator would've recommended and where the impact of a business's mistake has caused considerable distress, upset and worry and/or significant inconvenience and disruption.

Mrs C's representative didn't agree. Amongst other things he said that questions and requests remained outstanding as per his email of 2 April 2025. The enquiries were driven by a policy worth £700,000 having been lost by Scottish Widows and only located through the policyholder's diligence. And the £300 compensatory sum should be reviewed, bearing in mind the aggregate value and the ongoing delays.

The investigator responded to say that the complaint she'd investigated was in relation to the information requested on 29 November 2024 and in respect of which Scottish Widows had issued their final response on 28 March 2025. If a further complaint had been raised that would need to be investigated as a new complaint. The investigator added that previous complaints had been made in response to which Scottish Widows had issued final response letters on 15 August 2023 and 22 May 2024. But as those complaints hadn't been referred to

our service within six months, we were unable to consider them. The investigator maintained that £300 for the complaint she was considering was reasonable.

In response, Mrs C's representative said that Scottish Widows had failed to reply comprehensively to his email of 29 November 2024. Concluding that Scottish Widows had tried was unhelpful. There were failures in Scottish Widows' records and the FCA (Financial Conduct Authority) Principles for Businesses (PRIN) had been breached. He felt the matter had been referred to us in an attempt to avoid fair closure.

The investigator reviewed the representative's email of 2 April 2025. She said it appeared to be a follow up request for information after the final response had been issued, not a further complaint. She said she'd ask Scottish Widows for a reply to see if it would resolve things. She later told Mrs C's representative that Scottish Widows had confirmed no reply had been sent but a response was being prepared. She reiterated that the complaint she'd investigated had been in regard to the final response issued on 28 March 2025.

Mrs C's representative said Scottish Widows hadn't responded to many of the initial questions and none of the follow up queries. If the investigator was unable to do any more then the matter should be referred to an ombudsman. A second complaint to reinforce the original complaint would be confusing and allow Scottish Widows to delay, frustrate and avoid adhering to basic FCA principles. He wanted the matter to be discussed and a hearing was requested. The investigator responded with some further information about hearings and asked, if a hearing was requested, for details of the issues that Mrs C's representative wanted to raise at the hearing. She also told both parties that an ombudsman would review the complaint.

Mrs C's representative said that Scottish Widows' file was in disarray and they should work with him to agree closure. Scottish Widows had accepted they'd lost two significant pensions. They were unaware of the capital sums invested in a policy and unsure of the redemption value. They couldn't locate paperwork when they'd been the trustees/administrators. They'd produced an incomplete reply to an enquiry after four months delay. And they hadn't replied, five months later, to the outstanding initial queries and follow ups. Mrs C's representative also requested a call with the investigator, which I've listened to.

I considered the request for a hearing. But we explained to Mrs C's representative why I didn't consider a hearing was necessary for the fair determination of the complaint. I said the current complaint was narrow and limited to the information request sent to Scottish Widows on 29 November 2024 to which Scottish Widows hadn't replied and which had prompted the complaint, made on 27 February 2025. However, it was clear, from Mrs C's representative's telephone conversation with the investigator, that there were wider reaching concerns about Mrs C's position. But those didn't form part of the current complaint – although I accepted that a further complaint(s) might be made. But I said it would be premature, in the context of the current complaint, to make any sort of more general direction aimed at resolving wider concerns. I didn't see that a hearing would help decide the current complaint.

We gave Mrs C's representative an opportunity to make any further comments. But we didn't receive any. So I've gone on to decide the complaint.

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.

As I've noted above, a hearing was requested. But for the reasons I explained I didn't think a hearing was necessary to enable me to fairly determine the complaint. That's still my view.

To repeat what I've said above about the scope of this complaint, all I'm looking at is the information request made by Mrs C's representative in November 2024 and how Scottish Widows dealt with it.

From what we've been told, there may be wider issues. It seems there's some uncertainty about the correct values for Mrs C's policies. Especially as it appears there's some history of Scottish Widows not getting things right initially, by missing a policy and, after checking, revising the policy value upwards by a very considerable amount. I do understand why that will have affected trust and confidence in Scottish Widows and why Mrs C's representative wants information to track Mrs C's policies and the values of the underlying assets. But this complaint isn't about the correct value of the policies. Even if there's a link in that the reason for seeking information is to try to ascertain whether the policy values are right.

I do understand Mrs C's representative's position – that is, if there are gaps in Scottish Widows' records which might cast doubt on whether the stated policy values are correct – Scottish Widows should work with him with a view to coming to some agreement as to acceptable values for Mrs C's policies. It appears that's happened in the past and without the need for this service to get involved.

But, as I've said, whether whatever value Scottish Widows has placed on the policies is correct isn't something I'm considering as part of this complaint. So it follows that I'm not going to consider how any discrepancies in the information should be addressed and/or what impact that might have on the policy values.

Further, we aren't considering the follow up request made in April 2025. I'm unsure if Scottish Widows has yet provided a response to that. I can understand why Mrs C's representative considers that a further complaint about that won't achieve anything. But, given what I've said about the narrow focus of the current complaint, that may be the only way forward.

So, although I appreciate that Mrs C's representative may find my approach unsatisfactory, it's against that background that I've considered the complaint. There's no dispute that there was a delay on Scottish Widows' part in responding to the request for information. I don't disagree that Scottish Widows should be able to produce a complete record including, for each policy, the date it was set up, all contributions made and when, plus a full investment history showing the initial investments and any changes to those throughout the term of the policy.

But it's sometimes the case that not all records will have survived. The investigator noted the age of the policies and that there'd been multiple system changes over the years. As Mrs C's representative accepts, I can't require Scottish Widows to produce information or records which it doesn't have. And, although I can see that sequential values – that is the year on year policy values – might assist in tracking the performance of the policies, Scottish Widows has explained that those aren't to hand and reconstructing them would be difficult and time consuming. I don't think that's an unreasonable response to the information request.

I agree with what the investigator said about the £300 paid for distress and inconvenience caused by Scottish Widows' delay in providing information. I think it's fair and reasonable and in line with what I'd expect to see in a situation such as this and taking into account the impact the delay would've had on Mrs C.

We aren't the regulator and we don't fine or punish businesses. I don't agree that a further sum should be paid because Scottish Widows didn't provide its final response to the complaint within the eight week period set out in the Dispute Resolution (DISP) rules. Or that further compensation is due for the delay in responding to Mrs C's representative's further

queries – which as I've said is a matter outside the scope of this complaint. Although, in an effort to move things forward, we have asked Scottish Widows for an update – we were told on 3 September 2025 that a response to Mrs C's representative's queries of 2 April 2025 was being prepared but it seemed no response had actually been sent. I'd ask Scottish Widows, if a reply remains outstanding, to deal with that as a matter of urgency.

My final decision

I'm not upholding the complaint and I'm not making any award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs C to accept or reject my decision before 3 December 2025.

Lesley Stead
Ombudsman