

## The complaint

Ms F complains about SCOTTISH WIDOWS LIMITED (Scottish Widows). She's unhappy with the service she received when she tried to update the address Scottish Widows held for her.

## What happened

Ms F holds a pension policy with Scottish Widows. On 29 May 2025, she says she requested an address change via Scottish Widows' website. Having not heard anything from Scottish Widows after a month, Ms F submitted another address change request. Separately, she also raised a complaint, requesting compensation for the inconvenience she'd experienced.

Scottish Widows contacted Ms F about her complaint on 1 July 2025, querying how she'd requested her address change in May 2025.

Ms F responded the following day, confirming she'd made her request through Scottish Widows' website. On the same day, Scottish Widows updated Ms F's address in line with her instructions and issued its final response to her complaint. It acknowledged that Ms F said she'd requested an address change on 29 May 2025 but noted that following an investigation, no record of the request had been found. Notwithstanding this, Scottish Widows apologised for the inconvenience and frustration she'd experienced, saying it would pay Ms F £50 for this.

Unhappy with Scottish Widows' response, Ms F referred her complaint to our service. One of our investigators considered the matter and didn't think Scottish Widows needed to do anything further. In summary, he:

- Acknowledged that Ms F said she'd experienced issues updating her address with Scottish Widows in 2021, which she'd complained about and received compensation for. And he explained why he could only consider the complaint she'd brought to our Service about her 2025 attempt to update her address.
- Noted that Scottish Widows promptly updated Ms F's address once it was aware of her request and concluded that along with its apology, the £50 Scottish Widows paid Ms F for what happened was fair.

Ms F disagreed, saying it was unacceptable that Scottish Widows was accusing her of lying about her May 2025 request to cover its own incompetence.

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

## 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 won't be upholding Ms F's complaint. I'll explain why.

Ms F's frustration with what happened in May 2025 when she says she tried without success to update her address with Scottish Widows is understandable. After all, updating an address with a business should be a quick and straightforward process.

Ms F has also referred to a similar issue she had with Scottish Widows in 2021, which she complained about, and our Service issued a final decision on. As the final decision marked our final say on what happened in 2021, I can't comment on it. However, I can see how Ms F experiencing further issues with updating her address would be disappointing.

When an address change is requested via Scottish Widows' website, an email is generated – capturing details a customer has keyed in – and sent to Scottish Widows' annuity administration team for processing. Scottish Widows searched for Ms F's May 2025 request but found no evidence of it ever receiving the email Ms F's request would've generated at the time.

Ms F says she's certain she made the May 2025 request as she recalls updating her address with the Civil Service at the same time – evidence of which she's provided. I don't doubt the sincerity of Ms F's testimony, but without evidence of her request being made and received by Scottish Widows, I'm unable to conclude that there was any failing by Scottish Widows, including Ms F's view that it delayed processing her May 2025 request by a month.

Notwithstanding the absence of proof that it did anything wrong, I note that Scottish Widows' response to Ms F's complaint still acknowledged and, to some extent, assumed responsibility for what Ms F said she'd experienced. Specifically, it apologised for the frustration and inconvenience she said she'd encountered having to request the address change twice and, in recognition of this, awarded her £50 compensation.

I'm aware Ms F considers Scottish Widows' compensation payment to be its admission of wrongdoing, but I don't agree. From what I've seen, Scottish Widows upheld Ms F's complaint on the basis that it empathised with her position and, as her provider, considered it appropriate to make a payment in acknowledgement of this, and not because it conceded that it had made an error. So, it seems to me that Scottish Widows' payment is best described as a gesture of goodwill.

Given the circumstances and our Service's guidelines for awards for distress and inconvenience, I think Scottish Widows' approach is reasonable, with its payment fairly reflecting the impact of what happened, including the upset and inconvenience Ms F says she experienced. I'm also pleased to see that once Scottish Widows became aware that Ms F had been waiting some time for it to process her address change request, it promptly – within 2-3 working days – updated her address and responded to her complaint. Consequently, I won't be directing Scottish Widows to make any further award.

I should say that if there was evidence that Scottish Widows had caused Ms F's address change to be delayed by a month, and it hadn't offered any compensation, I'd have directed it to pay £50, for broadly the same reasons I've given above – the impact was, thankfully, minimal, and the matter was put right relatively quickly.

I'm aware Ms F thinks Scottish Widows is calling her a liar when it says it didn't receive her May 2025 request, but I don't think it is. I haven't seen any evidence of this and in its submissions to this Service, Scottish Widows has expressly said it is in no way suggesting that Ms F lied about her request. I think it's approach to her complaint reflects that.

I appreciate that this isn't the outcome Ms F was hoping for, but as I'm satisfied Scottish Widows has taken appropriate action and paid sufficient compensation to Ms F for what she says she experienced, I'm unable to uphold this complaint.

## **My final decision**

My final decision is that I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms F to accept or reject my decision before 2 February 2026.

Chillel Bailey  
**Ombudsman**