

The complaint

Mr P complains that Aviva Life & Pensions UK Limited didn't apply some contributions to his pension plan despite the contributions having been paid to Aviva.

What happened

Mr P's complaint was considered by one of our investigators. He sent his original assessment of the complaint to Mr P and Aviva on 9 September 2025, and an updated assessment on 20 October 2025. The background and circumstances to the complaint were set out in the investigator's original assessment and are known to both parties, so I won't repeat them all again here. But in brief, Mr P has a pension plan with Aviva. Mr P and his employer made contributions to the pension for a number of years. Mr P's employer uses salary sacrifice, and the employer sends a number of single contributions to Aviva each year.

Mr P noticed that some of the employer's contributions paid to Aviva seemed to be missing from his pension. In particular payments of £750 sent to Aviva on 17 December 2020; £3,750 sent on 17 September 2024, and £3,750 sent on 18 March 2025. Mr P tried to obtain information from Aviva to clarify that the contributions had been paid into his pension, however Aviva didn't provide the information that Mr P required. Mr P complained to Aviva in February 2025 and subsequently referred it to us.

Our investigator ultimately said that Aviva had looked into the matter and had provided a statement on 24 September 2025 which showed the 18 March 2025 payment had been made. The investigator said he was satisfied the 18 March 2025 payment had been added to Mr P's pension.

The investigator said Aviva had acknowledged that the payments sent on 17 December 2020 (£750) and 17 September 2024 (£3,750) weren't showing on the list of payments it provided, albeit it acknowledged that they had been received. Aviva said it had instructed its servicing team to apply the payments to Mr P's pension plan ensuring that he didn't suffer a loss as a result of their late application.

Aviva had originally offered Mr P £150 compensation for the distress and inconvenience the matter had caused him. However following its review and identifying some payments were missing, it offered £300 compensation to Mr P in total for the distress and inconvenience caused. Our investigator thought Aviva's offer to ensure that the missed payments were correctly credited to Mr P's account and ensure he hadn't lost out financially due to the delay, along with the £300 for distress and inconvenience, was fair in the circumstances.

Mr P didn't accept Aviva's offer. He said it didn't represent fair compensation.

The investigator went back to Mr P to explain that Aviva would backdate the payments for the missing contributions that hadn't been paid into his pension plan. And that this would ensure he didn't suffer a loss financially as a result of the delay in allocating those payments.

Mr P didn't accept the investigator's findings. He said he wasn't exactly sure how much loss

might have occurred but it was definitely more than Aviva was offering. He said there were a few conflicts in the figures Aviva had provided in its last few statements. He also said some of the information that Aviva was sending him was still contradictory – for example its letter dated 17 April 2025 showed single gross contributions of £271,620, yet the letter dated 24 September 2025 showed them as £59,812.

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've come to the same conclusions as the investigator, and largely for the same reasons.

I understand why Mr P is unhappy with the service provided by Aviva and is still suspicious about the information it is providing. Mr P referred to the inconsistencies in the information Aviva more recently sent to him as outlined above. I've looked at that information, and the letter dated 24 September 2025 says that for the period 6 January 2007 to 8 September 2025 the single premiums due and received totalled £59,812. However the letter dated 17 April 2025 said for the same plan, but for the period 6 December 2016 to 14 April 2025 (so a significantly shorter period), the single premiums totalled £271,620. So these figures don't appear to be consistent, and the £271,620 figure appears to be inconsistent with all the other information on file about the single premiums paid.

Aviva has more recently provided us with a copy of a letter addressed to Mr P dated 20 October 2025. This says the single employer contributions totalled £59,812, and this is consistent with the list of employer's contributions provided with it. However the list doesn't appear to include the contributions sent to Aviva on 17 December 2020. The list also doesn't include the 17 September 2024 contribution. Aviva had also sent us a list of employer contributions made between 1 January 2024 and 30 June 2025, and this did include the contribution made on 17 September 2024. Again the information provided was inconsistent.

So all in all I appreciate why Mr P has lost faith in Aviva and isn't sure he can rely on the information it's providing to him. But having said all that it is, ultimately, a matter for Aviva to put right. We don't have access to its systems and Aviva itself needs to credit the missing payments correctly, including on the basis that they were received and invested in a timely and appropriate manner. As the investigator explained, by doing this it will ensure that Mr P hasn't lost out financially (for example by buying the number of units that would have been bought at the time with any missing contributions, and at the price from that time). So I think that is a fair solution in as far as compensating Mr P for any financial losses that he might have suffered.

The investigator also thought that the £300 offered by Aviva for the distress and inconvenience caused to Mr P by the matter was fair. Mr P has said he thinks his losses were more than Aviva was offering. It's not clear to me whether Mr P understands that the £300 *is not* compensation for any losses that he might have suffered as a result of the missing contributions and the delays in them being credited. As I've explained above, Aviva will check whether Mr P has suffered any losses because of this and compensate him for any such losses. The £300 is separate to this, and is for the distress and inconvenience caused by the poor level of service provided by Aviva. As I've said, I do understand why Mr P has lost faith in Aviva and appreciate the stress the matter has caused. However I think the main issue is to ensure that the correct premiums are paid into the policy and its value reflects this appropriately – which Aviva agreed to do. And whilst I recognise Aviva has continued to provide inconsistent information leading to further uncertainty, I still think the £300 is fair for the degree of distress and inconvenience *caused to date*, taking into account

the particular circumstances of the case.

Putting things right

Aviva Life & Pensions UK Limited should check what payments are missing from Mr P's pension and ensure its value reflects the value it should have been when taking into account any missing payments. It should assume they would have been credited in an appropriate and timely manner and at the point they should have been.

Aviva should provide Mr P with a full list of his contributions (as far as they are available) and details of how it has calculated the value of the missing payments credited to his pension.

Aviva should also pay Mr P £300 (in total less and any payments if already made) for the distress and inconvenience the matter has caused him.

My final decision

My final decision is that Aviva Life & Pensions UK Limited should calculate and pay compensation to Mr P as set out above under 'Putting things right'.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 10 December 2025.

David Ashley
Ombudsman