

The complaint

Mrs W complains that Aviva Life & Pensions UK Limited (Aviva) has failed to collect contributions correctly for her Group Personal Pension.

What happened

In August 2024, Mrs W and her employer contacted Aviva to say she was resuming contributions into her pension plan. Her employer's details had changed since the last contribution some months earlier.

Between August 2024 and January 2025, Aviva didn't collect the correct contributions. This led to Mrs W making a complaint to our service.

Between January 2025 and July 2025, there remained problems with the collection of the correct contributions. This was despite Aviva agreeing with Mrs W and our service that it was at fault and would rectify matters. It also agreed to pay Mrs W £350 as compensation for the inconvenience its errors had caused Mrs W.

But the contributions weren't corrected. So Mrs W asked for an ombudsman's final decision.

I gave Aviva some further time to rectify the account which Aviva agreed it would do. Aviva also offered to pay Mrs W a further £350 (so £700 in total).

Mrs W says that Aviva has collected the correct contributions from July 2025 onwards. And it has taken steps to collect further sums from the employer to make up for previous missed contributions. But the situation hasn't been completely resolved. She says the current position is that:

1. There remains a shortfall to be collected from her employer of £114.
2. £208 of the £416 contribution made in August 2024 should have had tax relief applied to it.
3. Mrs W is satisfied with the offer of £700 for the trouble and upset caused to her. £350 has already been paid to her.

I issued a provisional decision setting out how I thought Aviva should address the above matters. Mrs W agreed with my provisional decision. We've had no response from Aviva.

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.

There is no dispute that Aviva has caused errors in collecting the contributions between August 2024 and July 2025.

Mrs W has provided a spreadsheet showing that her historic contributions still seem to be incorrect. I have no reason to doubt the accuracy of the information she's provided. I shared this spreadsheet with Aviva when issuing the provisional decision and there was no response by the deadline I'd set.

Aviva has had time to correct the situation. But, based on what I've seen, it hasn't done so. So I now think it's fair and reasonable that Aviva itself pays into the pension to correct the contribution value.

So, Aviva must now:

1. Make up the shortfall of £114 by paying this sum into the pension. For ease, this shortfall might be regarded as being due from contributions by both Mrs W's employer and Mrs W. So if tax relief isn't added automatically to the £57 that can be said to have been from Mrs W, Aviva should increase the total it pays into the pension to £125.40 to reflect the tax relief that would otherwise have been applied.
2. £208 of the £416 contribution made in August 2024 should have had tax relief applied to it. That wasn't done. So Aviva should ensure that either the tax relief is applied now or, if there are any difficulties with applying the tax relief, add a further £41.60 to the pension itself.
3. I'm satisfied that the offer of £700 for the trouble and inconvenience caused to Mrs W is fair. She has clearly had to deal with lots of correspondence and communications with Aviva as a result of its errors. I also think this sum is a pragmatic way of reflecting any loss of investment growth that Mrs W may have suffered as a result of the errors with the contributions. £350 has already been paid to Mrs W, but not the remaining £350. So Aviva must pay this to Mrs W.

My final decision

I uphold Mrs W's complaint against Aviva Life & Pensions UK Limited. It must pay the compensation set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs W to accept or reject my decision before 17 December 2025.

Abdul Hafez
Ombudsman