

## **The complaint**

Mr H complains about the customer service he received from Phoenix Life Limited when organising a withdrawal from his policy.

## **What happened**

In August 2025 Mr H spoke with Phoenix about making a partial surrender withdrawal from his policy.

Mr H complained as he was unhappy with the length of the phone call and the questions he was asked. He also thought it was unacceptable that the necessary forms would be sent by post and not by email.

Phoenix apologised for the service received and paid Mr H £50 for any difficulties.

Remaining unhappy Mr H brought his complaint to our service where one of our Investigators looked into what happened. They thought Phoenix hadn't acted unreasonably when dealing with Mr H on the phone.

Mr H said he felt fobbed off by what happened which was upsetting as he had been a loyal customer for many years.

Because an agreement couldn't be reached the matter has come to me for a 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.

Mr H has provided a lot of information about the complaint and it's clear how strongly he feels about what happened. I want to assure Mr H that I have read and considered everything that has been provided even if I don't mention it all in detail. I've summarised some things which reflects the informal nature of our service.

I think it's important to say that it's not the role of this service to tell a business what policies and procedures they should put in place. So it's not my place to tell Phoenix how they should conduct business when a policyholder contacts them to make a withdrawal.

Mr H feels the telephone call went on for too long and he was asked a lot of questions that he didn't feel were relevant.

I agree the telephone call did go on for some time, and I can see why this would be frustrating when Mr H wanted what he felt was a fairly straight forward transaction. However I don't think Phoenix acted unreasonably in asking the questions they did and by following their procedures.

Mr H said his withdrawal was urgent and so I understand the need for the forms to be sent sooner than Phoenix originally proposed. In the second telephone call on the same day

Phoenix offered to send the forms the next day by first class post, which they did. Because of what had happened Mr H obtained the funds from an alternative investment so the forms were no longer required. But I think by agreeing to send the forms quickly, which is outside their normal process, Phoenix acted swiftly to resolve the issue.

I can also see Mr H's annoyance that the forms couldn't be sent by email and had to be sent by post. As I said to start, I can't ask a business to change their policies and procedures, so this isn't something I can change. But I do see why it would've been easier and quicker had that option been available.

When sending out the forms Phoenix also sent an annual statement for the previous year which hadn't been requested. They apologised for this and paid Mr H £50 as an apology for the overall customer service provided.

Mr H feels that what happened caused him some trouble, however I don't think it was such an inconvenience that an increased monetary award is warranted. To make an award I would need to be persuaded that what happened was more than the usual type of frustration and annoyance that is to be expected in everyday life. Here Phoenix followed their process over the telephone, which did take some time, but I'm not persuaded any errors were made.

Having carefully considered everything that happened I'm satisfied Phoenix treated Mr H fairly and reasonably. I think the £50 already paid is fair for any inconvenience caused, so won't be asking them to take any further action.

### **My final decision**

For the reasons I've explained above, my decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H to accept or reject my decision before 18 February 2026.

Warren Wilson

**Ombudsman**