DRN-6052382

The complaint

Ms B complains about how enquiries relating to her pension savings have been handled by Scottish Widows Limited.

What happened

At the time she made her complaint Ms B held pension savings with Scottish Widows in two separate pension plans. Each of those plans are administered by different areas of Scottish Widows. Ms B says that she has found it difficult to access information on her pension plan using Scottish Widows' telephone systems.

Specifically, Ms B says that Scottish Widows' telephone system doesn't allow her to input her policy reference number as it contains letters rather than just numbers. She says that means that when she calls, she is usually transferred to incorrect departments that cannot assist her. And, given that she doesn't like to answer unexpected telephone calls, Ms B has found it difficult to take later unplanned call backs from Scottish Widows.

Ms B complained to Scottish Widows about how its services were being provided to her. Specifically, she asked Scottish Widows to provide her with direct contact details for the relevant departments dealing with her pension plan, and access to a named individual that could provide her with assistance.

Scottish Widows didn't agree with Ms B's complaint. Although it acknowledged some of the problems Ms B had faced, Scottish Widows said that it had sent information to Ms B about the value of her pension plan. And it said it had later sent her information about how she could transfer her pension savings into a single plan that offered flexi-access drawdown. Scottish Widows sent Ms B a cheque for £105 to reflect both the additional costs of phone calls she had needed to make together with compensation for any inconvenience she'd been caused. Unhappy with that response Ms B brought her complaint to us.

Ms B's complaint has been assessed by one of our investigators. He thought it was reasonable that Scottish Widows dealt with enquiries about the two policies in separate teams. And the investigator thought that the compensation Scottish Widows had paid to Ms B for any inconvenience she'd been caused was fair and reasonable. So, the investigator didn't think the complaint should be upheld.

Ms B didn't agree with that assessment. So, as the complaint hasn't been resolved informally, it has been passed to me, an ombudsman, to decide. This is the last stage of our process.

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.

In deciding this complaint I've taken into account the law, any relevant regulatory rules and good industry practice at the time. I have also carefully considered the submissions that

have been made by Ms B and by Scottish Widows. Where the evidence is unclear, or there are conflicts, I have made my decision based on the balance of probabilities. In other words, I have looked at what evidence we do have, and the surrounding circumstances, to help me decide what I think is more likely to, or should, have happened.

At the outset I think it is useful to reflect on the role of this service. This service isn't intended to regulate or punish businesses for their conduct – that is the role of the Financial Conduct Authority. Instead, this service looks to resolve individual complaints between a consumer and a business. Should we decide that something has gone wrong we would ask the business to put things right by placing the consumer, as far as is possible, in the position they would have been if the problem hadn't occurred.

Ms B has provided us with her careful and comprehensive records about the contacts she has had with Scottish Widows. At this stage I think it would be fair to note that Ms B is uncomfortable with some of the contact methods that Scottish Widows would consider to be routine such as outbound phone calls, use of email, and using its secure messaging service. Instead, Ms B prefers to provide Scottish Widows what she considers to be sensitive information (including her policy number) either by calling the firm directly, or by sending a letter in the post.

I am not making any adverse findings about how Ms B wishes to communicate with Scottish Widows – that is entirely her choice. And I would generally expect Scottish Widows to react to those preferences positively and assist Ms B to the best of its ability. However, that doesn't mean that I would expect Ms B's interactions with the firm to be a smooth and straightforward as they might be for other consumers. From time to time limiting how or when Scottish Widows can communicate with her might lead to some delays in answers being provided to Ms B.

Around the same time that our investigator provided his assessment Ms B appears to have identified a retirement consultant at Scottish Widows that has been able to assist with her queries on an ongoing basis. But that has prompted some further questions as the information she has been given by the retirement consultant at Scottish Widows has differed at times from what she was told by our investigator.

In my experience the information Ms B has received from the retirement consultant is most likely to be complete and correct. In formulating his assessment, the investigator is reliant on information provided by Scottish Widows' complaints team who in turn will have needed to seek assistance from the product specialists at the firm. There is an obvious risk that, when information is relayed across multiple parties, some errors of understanding might be introduced. But I am satisfied that there are no differences between the information the investigator held and provided, or that Ms B has received from the retirement consultant, that would lead me to alter my conclusions on this complaint.

When Ms B first sought information from Scottish Widows, I can see that she was eventually sent valuation information about her pension plan together with details about how it could be combined with the other pension plan she held with the firm. Scottish Widows accepts that the path to that information being sent to Ms B wasn't as smooth as it might have been. But I am satisfied that there was nothing fundamentally wrong with how Scottish Widows dealt with Ms B's enquiries that caused undue delays in any proposed transfer. I can see that, by mid-March as the latest, Scottish Widows had sent full transfer and valuation information to Ms B to discuss with her financial advisor. I don't think there was anything more that Scottish Widows needed to do at that time.

I am not persuaded that Ms B was provided with any misleading or incorrect information before our involvement in her complaint that meant she was not able to complete any

consolidation activities. Ms B might feel that she didn't have all the information she wanted, but that could only be reasonably provided by her making a written request that could be routed by Scottish Widows to the correct department. Making phone calls, and expecting answers to be provided on demand, would not result in Scottish Widows being able to service Ms B's requests effectively given the different features of the plans she held.

I am pleased to see that Ms B (admittedly perhaps by chance) now has access to a resource within Scottish Widows that appears to be able to answer her specific queries. But I don't think that sort of access is something that Scottish Widows should have been required to identify and provide at the outset. As Scottish Widows has explained, providing Ms B with a single point of contact was likely to result in a materially worse customer service outcome, particularly should that individual be unavailable for an extended period of time, or even leave the business entirely.

It is understandable that Ms B is frustrated that Scottish Widows' telephone systems do not provide her with an easy route to enter her policy reference. I am sure that Scottish Widows shares that frustration and will consider whether it is necessary to make any changes to its systems. But our investigator provided Ms B with direct contact details (phone and email/post) for the teams dealing with each of her pension plans. Hopefully, that will ease any contact difficulties in the future.

I can see that Ms B's pension savings will have continued to enjoy some investment growth over the past year. So, whilst I am sure she is disappointed that she hasn't been able to complete their consolidation I haven't seen anything to make me think that has caused her any financial loss. And I think the compensation Scottish Widows has paid Ms B for any inconvenience she has suffered is fair and reasonable.

I appreciate that this decision will be disappointing for Ms B but I'm not persuaded that Scottish Widows has done anything wrong that has caused her to lose out. I think it is now for Ms B to tell Scottish Widows if she needs any further information to assist her planning on the use of her retirement savings. And I would expect that Scottish Widows would respond to those enquires to the best of its ability.

My final decision

For the reasons given above, I don't uphold the complaint or make any award against Scottish Widows Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms B to accept or reject my decision before 4 February 2026.
Paul Reilly
Ombudsman