

complaint

Mr B has complained that The Prudential Assurance Company Limited (Prudential) has failed to transfer his pension funds to his chosen overseas pension provider.

background

Mr B said he has been trying to transfer his pension funds out of Prudential since 2011. Mr B explained over the years he'd sent numerous completed forms to Prudential to try and proceed with the transfer. But Prudential has said it had not received the required signed forms to allow the transfer to take place.

Frustrated about the lack of progress with the transfer of his pension funds Mr B complained. Prudential did not uphold his complaint because it said that whilst the transfer forms were sent to Mr B in 2011 and 2012 no completed forms were returned. It also noted that there had been no contact from Mr B between 2012 and 2016.

As Prudential rejected Mr B's complaint he brought it to this service. Mr B wanted Prudential's failure to transfer his pension funds to be addressed.

The adjudicator did not uphold the complaint as she was unable to be sure whether or not Prudential had received Mr B's forms.

Mr B did not accept the adjudicator's view and asked for the complaint to be referred to me for a final decision.

my findings

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 have reached the same conclusion as the adjudicator and for the same reasons. It is clear that Prudential as an organisation will receive large volumes of post every day that it will then sort and direct to the appropriate departments. In my opinion, if the correspondence from Mr B had been received in 2011 or in 2012, then this would have been directed to the relevant department.

Prudential states that it has no record of receiving the correspondence from Mr B in 2011 or 2012. This is why there is no evidence that it responded.

However given that Mr B wished to transfer his fund to his overseas provider and had not received a reply from Prudential I would have expected him to have at least chased Prudential. There is no evidence that Mr B followed up his requests to Prudential in 2011 or 2012 either in writing or over the phone. I must therefore assume that the requests were either not urgent or that on Mr B had changed his mind. If the request was urgent then I would have expected that Mr B would have chased Prudential for a response prior to 2016.

my final decision

I do not uphold this complaint against The Prudential Assurance Company Limited and I make no award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr B to accept or reject my decision before 5 September 2016.

Adrian Hudson
ombudsman