

complaint

Mr W complains about difficulties he had when he tried to register online to view and manage his pension plan. Standard Life Assurance Limited (Standard Life) has paid him compensation of £40. Mr W thinks that should be increased.

background

Mr W wrote to Standard Life on 7 September 2016 to complain about problems he'd had when he tried to register online.

Standard Life replied on 14 September. It said to find out what had gone wrong it needed to speak to Mr W and would call him if he gave his telephone number. Mr W contacted Standard Life on 19 September. And on 30 September he successfully registered for online access to his pension plan.

Mr W then wrote to Standard Life on 8 October. He said:

- He was able to register with ease on 30 September. That should've happened in August.
- He was given wrong information about Standard Life's web addresses.
- During the call on 19 September Standard Life insisted he gave his email address. Mr W didn't want to provide this and was unhappy he was forced to give it.

Standard Life replied on 21 October. It said:

- There were no problems when Mr W registered on 19 September.
- If any information was entered in August that didn't match what Standard Life held for Mr W then the registration attempt would fail.
- Standard Life couldn't explain why the registration attempt failed in August.
- An email address was needed to register online.
- Standard Life had given Mr W several links to its website – they were all correct.
- The amount of cache and browsing history held on the public computer in the library Mr W used may have affected his ability to connect to the right website.

Mr W replied to Standard Life on 23 October. He said:

- He didn't believe his input in August was wrong or that using the public library computer was responsible for him getting a Google search results page and not Standard Life's website.
- Following correspondence with him Standard Life must have had its software engineers correct the matter – this was done without any credit being given to Mr W.
- If Standard Life looked at his data entry logs for his August registration attempts, it would see that they were correct.
- If he'd been able to register in August, none of these things would've happened.
- He was looking for a trouble and upset compensation payment – a minimum of £40.

Standard Life replied on 27 October. It confirmed a payment of £40 was made to Mr W's bank account.

Mr W then brought his complaint to us. In his letter of 18 November 2016 he said:

- He received Standard Life's letter of 27 October on 7 November.
- Standard Life hadn't given the explanations he'd requested, nor any credit to him for getting Standard Life's software problems sorted out.
- He didn't want to have to call Standard Life and he believes he was made to so that Standard Life would get his email address from him.
- It could be seen he wanted to complain to Standard Life on 19 September.
- He was unhappy with Standard Life's responses to date.
- He wanted to claim substantially more compensation than the £40 Standard Life had paid to him.

One of our adjudicators looked into the complaint. He thought the compensation Standard Life had paid was fair and reasonable and he didn't recommend any further payments. Overall he thought Standard Life had taken fair and reasonable steps to resolve the complaint, including paying Mr W the amount of compensation he'd requested.

Mr W didn't agree and made a number of points.

As agreement wasn't reached the complaint was referred to me.

my findings

I've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint.

I've considered very carefully what Mr W's said in response to the adjudicator's view.

I don't think the adjudicator meant to imply he didn't accept that Mr W hadn't received Standard Life's letter of 27 October 2016 until 7 November 2016. All I think the adjudicator was saying was that, if the letter had been delayed in the post, then that wasn't Standard Life's fault. And I take Mr W's point about the date of the letter not necessarily being the date it was posted. It looks like the adjudicator's letter, although dated 30 January 2017, may have missed the postal collection that day and so was actually posted a day later.

I think the adjudicator did consider what Mr W had said in his letter of 23 October 2016 – as I've done. And I've borne in mind what Mr W has said about Standard Life having acted on the information he gave by fixing internet access problems (which it then denied existed).

But it's very difficult to say now what might have happened. I don't think Mr W would have made a mistake inputting his details. But sometimes internet access problems arise for no easily discernible reason. Mr W may want a definite answer about what happened but I don't think that's going to be possible now.

And, assuming the problems were Standard Life's fault, Mr W has been paid compensation for the inconvenience he suffered as a result of the difficulties he encountered. I think what's been paid is fair and reasonable.

I'm sorry if Mr W feels that insufficient attention has been paid to the points he's made. I can see he feels very strongly about what's happened. And that he was upset by the *something's wrong* message he got when he couldn't register on line. I know not being able to access a website and register so that you're able to monitor and manage something online (whether it's a pension, bank account or something else) can be very frustrating.

But, unfortunately those sorts of problems can and do arise from time to time. And, as I've said, it's not always possible, after the event, to identify exactly what went wrong.

Overall I don't think Standard Life handled the matter badly once it knew Mr W was having problems. Mr W doesn't think the compensation he's been paid is enough. But I think it's fair and reasonable and in line with what we'd award in a situation such as this. So I'm not going to ask Standard Life to pay anymore.

my final decision

I don't uphold Mr W's complaint so I'm not making any award.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 3 April 2017.

Lesley Stead
ombudsman