

## **The complaint**

Mr G is unhappy with the service he's received from Scottish Friendly Assurance Society Limited Scottish Friendly (Scottish Friendly). Specifically, that he wanted his policies collated under one reference and was sent incorrect annual bonus statements.

## **What happened**

The details of this complaint are well known to both parties, so I won't repeat them again here. The facts are not in dispute, so I'll focus on giving the reasons for my 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.

Having done so, I agree with the conclusions reached by the adjudicator for these reasons:

- Mr G contacted Scottish Friendly in September 2022 and asked that his child bond policies and whole of life plans, were merged under one client reference number. A reasonable request that he says they agreed to.
- I can see that this wasn't actioned when Scottish Friendly said it would, as one of the bonds couldn't be located. This wasn't resolved until the end of that month.
- Further issues were then encountered by Mr G, when bonus notices were sent with the previous client references. Scottish Friendly say this is because they were generated prior to the change being fully implemented. Scottish Friendly have also acknowledged that the policy owner and life assured were incorrectly listed.
- Bonus notices were then reissued in October 2022, but I can see these still included the previous references. I can see this will have been very frustrating for Mr G.
- Scottish Friendly have shown that all notices were processed by them. If Mr G didn't receive them all, I am satisfied that will be an external fault and I can't hold Scottish Friendly responsible for that.
- Scottish Friendly have offered Mr G £50 for the impact these errors had on him. I think that is fair in the circumstances. I know that Mr G has said he spent a lot of time on the phone trying to resolve the matter and even resorted to hand delivering a letter to their office detailing the matter. However, I believe the offer compensates Mr G for the impact the errors had and the inconvenience of the time spent to sort it out. I am glad to see that Scottish Friendly have said that bonus notices will be sent next year with the correct details.

For these reasons, although I understand Mr G's frustration, I think the offer already made by Scottish Friendly is sufficient and fair in the circumstances, considering the impact on Mr G.

## **My final decision**

My final decision, for the reasons set out above, is that the offer already made by Scottish Friendly Assurance Society limited of £50 to put things right for Mr G, is fair and reasonable

in the circumstances. They should pay £50 to Mr G if they haven't already done so.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 3 November 2023.

Yoni Smith  
**Ombudsman**