



| Retirement | Investments | Insurance | Health |

Ms E Dane  
Cranfords  
48 Chorley New Road  
BOLTON  
BL1 4AP

RECEIVED  
01 NOV 2017

31 October 2017

Dear Ms Dane

### In response to your complaint

Thank you for your email of 15 September 2017 and I apologise for the delay in contacting you about your complaint.

I've completed my investigation into your concerns and would like to share my findings with you.

I can see you requested a transfer of Mr Beauchamps' pension benefits on 14 August 2017. We responded by adding a note on the Origo system on 15 August 2017, explaining we were unable to complete the transfer at this time and asked you to cancel the request, which you did on 7 September 2017.

We asked to see a copy of the new business application received by Cranfords. This was due to the introduction of a financial adviser to the transfer process, which hadn't previously been noted on the Origo request. I'm sorry you didn't feel this was relevant at the time but we were trying to smooth the process.

I'm aware you're continuing to liaise with my colleague, Diane Smith, regarding the transfer application. I understand you've also been informed we're yet to hear from HMRC in response to a renewed Scheme registration enquiry made on 17 August 2017, in respect of the St Johns Abingdon Limited Pension Scheme.

I appreciate this is a frustrating time for you and your client, but please be assured we will contact you as soon as we receive a reply to our Scheme registration enquiry.

### What happens next

Thanks for taking the time to bring your concerns to my attention.

**Your client has the right to refer their complaint to the Financial Ombudsman Service, free of charge, but they must do so within six months of the date of this letter.**

If your client does not refer their complaint in time, the Ombudsman will not have our permission to consider their complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

### Any questions?

We can be contacted on:

Tel: **0800 2600370**

Fax: **01603 878 667**

Email: [PENCOMP@aviva.com](mailto:PENCOMP@aviva.com)

We're open 9am to 5pm Monday to Friday

For our joint protection calls may be recorded and monitored

Visit our web site at  
**Aviva.co.uk**

**Aviva Reference Number**  
HLX/00088587

**Plan Number**  
SM93321438

**Plan Holder**  
Mr P B Beauchamp

**Contacting the Financial Ombudsman Service**  
Exchange Tower  
LONDON  
E14 9SR

Tel: 0300 123 9123

Tel: 0800 023 4567  
(free from landlines and mobiles)

[financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)



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Further details about the Financial Ombudsman Service are provided in the enclosed leaflet.

Yours sincerely

A handwritten signature in black ink, appearing to read 'Hazel Green', written in a cursive style.

Mrs Hazel Green  
Customer Relations Manager  
Pension Service Complaints

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