



Lisa Welton &lt;lisa@retirement.capital&gt;

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**RE: (Ticket #4875399) Transfer Update -F46010/12597- Deirdre Abram**

1 message

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**Deirdre Abram** <deirdre@dba-hrsolutions.com>

5 October 2023 at 19:24

To: GM-Transfer Out &amp; Cancellation-Corp &lt;TransferOut&amp;CancellationCorp@dgaviva.com&gt;

Cc: Derek Abram &lt;derek@dba-hrsolutions.com&gt;, Lisa Welton &lt;lisa@retirement.capital&gt;

This is not good enough. How can you possibly be passing it to the team to perform due diligence checks? We've been at the 'due diligence' stage at least 4 times before. This matter was supposed to be escalated to the manager within 48 hours of me calling at 12.17 on 29.09.2023. I then had to call again (by mobile from Spain) at 15.00 on 04.10.2023 and now I'm back where I started weeks ago. This comes after I raised an official complaint weeks ago. I have been told that my transfer was being processed by you on:

09.08.2023

11.08.2023

21.08.2023

30.08.2023

You asked for your 'due diligence' information twice on 8<sup>th</sup> and 12<sup>th</sup> September, even though you have had this information since 24.07.2023. This information was provided again.

I was then told again that my transfer was being processed on 15.09.2023.

You are now telling me my transfer request is going through 'due diligence' yet again 10 and ½ weeks after you first received the transfer forms.

I repeat: Another company, bound by the same legislation, guidelines and 'due diligence' procedures, also instructed on 24.07.2023, completed my request within days. There can only be two reasons why you have not managed it in 10 and ½ weeks, either gross incompetence/negligence, or you are deliberately slowing down the transfer for your company's financial gain at my financial detriment.

My transfer value had a much higher potential to increase had it been invested elsewhere when the transfer was requested.

I will expect to be compensated for any and all losses caused by Aviva's handling of this matter.

My case for the Pensions Ombudsman continues to build.

You have until close of business on Wednesday 11<sup>th</sup> October to complete my transfer request.

Deirdre Abram

**From:** GM-Transfer Out & Cancellation-Corp <TransferOut&CancellationCorp@DGaviva.com>  
**Sent:** 05 October 2023 16:39  
**To:** Deirdre Abram <[deirdre@dba-hrsolutions.com](mailto:deirdre@dba-hrsolutions.com)>  
**Subject:** (Ticket #4875399) Transfer Update -F46010/12597- Deirdre Abram

Hello,

Please find attached the information you have requested, a password will follow separately.

The attachment sent with this email has been encrypted using WinZip. In order to open the file, you will require WinZip version 9 or above (or an alternative zip utility such as 7-Zip) to be installed on your computer. If you are using one of these but experience problems opening the attachment please speak to your system administrator or contact the sender to arrange an alternative method of correspondence. Further information can be found at [www.winzip.com](http://www.winzip.com) or [www.winzip.com](http://www.winzip.com)

Once you have the latest version of WinZip or the equivalent installed you will then need to save the attached file to your desktop before attempting to open them.

I hope this information is useful. If you need further information or have further questions please contact our customer service team and we will be happy to help.

Kind Regards,

Customer Services

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