

The complaint

Mr C complains that Tandem Bank Limited ("Tandem") took too long to update the phone number on his account, causing him inconvenience.

What happened

Mr C has a Tandem credit card. He called Tandem one Saturday in order to change the phone number they held for him. But Tandem said there was no-one available to do this. They said that someone would call Mr C back on the Monday. But this didn't happen, and Mr C says he had to call Tandem again. He says it took three days for his phone number to be updated and he had to use other cards in the meantime. He wasn't happy about that as he prefers to use the Tandem card.

When Mr C complained to Tandem, they explained that they can't change certain customer details at the weekend. But they acknowledged that they hadn't called Mr C back on the Monday as promised. So they upheld that aspect of the complaint. But they said they had called Mr C on the Tuesday and his details had been updated at that point. So they didn't offer any compensation as they said the inconvenience to Mr C had been minimal.

Mr C wasn't happy with Tandem's response and brought his complaint to this service. He says that Tandem haven't recognised the distress this situation caused. He would like some compensation.

Our investigator thought that Tandem had acted fairly here, so she didn't ask them to do any more. But Mr C didn't accept her findings and asked for his complaint to be reviewed by an ombudsman.

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.

Tandem say they can't change customer numbers securely over the weekend and that's why the agent wasn't able to change Mr C's number when he first called. I think that's a reasonable explanation. Tandem recognise that this could be frustrating for some customers and say they're working to address it. But the solution offered in Mr C's case was that someone would call him back on the Monday to help with his request. I think that was a reasonable approach.

Unfortunately, Mr C didn't get a call back on the Monday. Tandem have apologised for this. But Mr C remains unhappy about the situation and says he had to call Tandem on the Monday evening to chase them up. He says that's the reason they called him back on the Tuesday. I note that Mr C did spend time on the phone to Tandem on the Monday evening. But I'm satisfied that Tandem called him back on the Tuesday and updated his phone number then. So, although the experience was very frustrating for Mr C, I don't find that the delay in Tandem calling him was excessive. I think it's fair that Tandem have apologised for not calling back on the Monday. But I don't think they need to do any more as I don't find that their delay had any significant impact.

Mr C says he couldn't use the Tandem credit card until his phone number had been updated. He says he wanted to use the card to pay for flights and car hire on the Saturday that he first called Tandem. But he says he didn't attempt the transactions because he knew a pass-code would be needed. And, as Tandem didn't have his new phone number to send the pass-code to, he says he knew the transactions would be unsuccessful. He says he uses the card frequently and that Tandem always send a pass-code to his phone for him to authorise payments. But Tandem say that a pass-code isn't required for every transaction and that, where one is required, it's enacted by the merchant, not Tandem.

I don't have enough information to enable me to make a finding about whether a pass-code would have been needed to book the flights and car hire. But I haven't seen anything to suggest that waiting until the Tuesday to use the card caused Mr C any detriment.

Mr C says he was concerned that the cost of the flights and car hire would go up if he didn't book them that weekend. But I haven't seen any evidence that the prices did go up. And I haven't seen anything to suggest that Mr C is out of pocket in any other respect as a result of his phone number not being updated until the Tuesday.

I realise Mr C feels strongly about his complaint. But I don't think it warrants a payment of compensation. I think Tandem have acted fairly here, so I'm not going to ask them to do any more.

My final decision

For the reasons above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 29 July 2020.

Katy Kidd
Ombudsman