

The complaint

Mr E complained that Tandem Bank Limited ("Tandem") didn't provide him with a paper statement.

What happened

Mr E had a credit card account with Tandem. He contacted Tandem on 12 August 2020 as he'd received an email telling him a statement was ready to view in Tandem's app. Mr E was, however, unable to view the statement as he no longer had a credit card account with Tandem. Mr E asked Tandem to post him a copy of his August 2020 statement, which it agreed to do. And Mr E also asked for all future statements to be posted to him, as he was registered to receive statements in that way.

Mr E contacted Tandem again twice in November 2020, as he hadn't received the statement. He also raised a complaint. Tandem sent an email to Mr E and explained it thought Mr E had received the August statement and was expecting subsequent statements. It said it had since arranged for the August 2020 statement to be sent to him by post.

Tandem then responded formally to Mr E's complaint on 19 January 2021. It upheld the complaint and acknowledged the original request in August 2020 was not processed properly. Tandem offered Mr E £25 as an apology for the inconvenience he experienced.

Mr E didn't accept Tandem's offer of £25 as he didn't think it reflected the inconvenience caused and it didn't resolve the issue of the August statement or future statements.

Tandem responded and told Mr E that as his credit card account was closed, no further statements would be produced unless a refund was issued by a merchant. It didn't increase the compensation already offered to Mr E.

Mr E was unhappy with Tandem's response and so complained to this service. He said he still hadn't received the August statement. He asked for the statement to be sent to him and for a reasonable amount of compensation to be offered.

Our investigator didn't uphold Mr E's complaint. She said Tandem had been able to show the August 2020 statement had been sent in November 2020. So the £25 already offered was fair. Our investigator emailed a copy of the August 2020 statement to Mr E.

Mr E responded and said Tandem didn't tell him it sent the statement in November 2020 and that it ignored his correspondence after it issued its final response to his complaint. Our investigator explained that this service can only look at complaint points that a business has already had the opportunity to address, which is points covered in the final response letter. Tandem, however, then gave this service permission to look at all points connected to this complaint, irrespective of whether Tandem had the opportunity to respond to them first.

Our investigator considered the new complaint points. She said she'd seen a chain of emails between Mr E and Tandem in November 2020 where it confirmed Mr E was told the statement had been sent out. She also said Tandem could have sent the statement when

Mr E contacted it after receiving the final response letter, but it might not have as Mr E advised it he was referring his complaint to this service. Our investigator said she wasn't going to ask Tandem to take any further action.

Mr E didn't agree with what our investigator said, so this has come to me for a 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 am not upholding this complaint.

Tandem has already acknowledged that it didn't send out the August 2020 statement to Mr E when he first contacted it in mid-August 2020. It should have done this, and so offered £25 compensation for the inconvenience Mr E experienced. So what I'm looking at now is whether this amount is fair, taking into consideration the new complaint points raised by Mr E. And I'm satisfied it is fair. I'll explain why.

All parties here agree Mr E wasn't sent a statement in August 2020 when he should have been, and he had to contact Tandem twice in November 2020 to sort this out.

I know that Mr E also said he then didn't receive the statement sent in November 2020. I don't doubt this. But what I need to look at here is whether Tandem sent the statement, not whether Mr E received it. This is because Tandem isn't responsible for what happens to post once it's sent out, as the delivery of post is outside its control.

I can see that the system notes provided by Tandem show that a letter was sent by Tandem to Mr E on 23 November 2020. And it seems likely this was the August 2020 statement. Mr E's address was correctly listed on Tandem's system and the address on the statement was also correct. So while I understand Mr E's frustration at not receiving the statement after he needed to chase Tandem for it, I can only hold Tandem responsible for posting the statement. So although it wasn't delivered, Tandem did what it could to send it to Mr E.

I know that Mr E says he wasn't told in November 2020 that Tandem sent the statement out at that point, but the email chain I've seen clearly shows that Tandem sent an email to Mr E on 25 November 2020 and said *"I have since arranged for your August 2020 statement to be sent to you via the post which I expect to be with you in a few working days"*

Mr E also said Tandem didn't respond to correspondence after it sent him a response to his complaint in January 2021. Tandem explained it didn't appear Mr E claimed he hadn't received the statement after it sent the final response letter. I've seen the relevant email chain and my impression was the Mr E was reiterating to Tandem that the reason for his complaint was that he didn't receive the statement. I didn't think Mr E was letting Tandem know that he *still* hadn't received the statement. So I think it's understandable given that Mr E also told Tandem at this point he was referring this matter to our service, that Tandem didn't re-send a copy of the statement to Mr E.

So the *avoidable* inconvenience experienced by Mr E here is that he needed to get in contact with Tandem on two occasions in November 2020 to try and get a copy of the statement sent to him.

And, while I understand that Mr E will undoubtedly have been inconvenienced by not receiving the statement after it was sent in November 2020 and by expecting that Tandem would respond to him in January 2021 and re-send the statement, I could only fairly ask

Tandem to compensate him for inconveniences for which it was responsible. So I think the £25 already offered as compensation is fair and I'm not asking Tandem to take any further action.

My final decision

It's my final decision that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 28 September 2021.

Martina Ryan
Ombudsman