

The complaint

Mr M complains about problems he had accessing his Pockit Limited account online. He believes Pockit restricted his account.

What happened

Mr M held an account with Pockit. He says that it operated as expected until he changed his email address and could no longer log-in to his account. He also lost his card and says he couldn't order a new one.

Mr M contacted Pockit but he says Pockit didn't resolve the problem. Mr M says he complained to Pockit but it didn't respond. So, he referred his complaint to us. Since the complaint has been referred to us, Mr M has been able to access his account, but he says he's continued to have further problems.

Our investigator thought that Pockit should've assisted Mr M sooner and recommended it pay £150 compensation for this. Mr M accepted this but Pockit didn't. So, the complaint has been passed to me to consider and make a final 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.

First, I want to make clear that I'm only considering what's happened leading up to Mr M referring his complaint to us. I understand that Mr M has had some further problems with Pockit. I won't be considering them here. But Mr M can raise a further complaint about these issues with Pockit directly. He may then be able to ask us to consider that complaint as a new one once Pockit either issues its final response letter or eight weeks pass.

When making my decision, I take into account all of the evidence I'm provided. When it's not clear exactly what has happened, I have to make my decision on the balance of probabilities. That is, what I think most likely happened given the evidence I do have.

Exactly what has happened isn't clear in this case. Our investigator has asked Pockit for further information and further explanations on a number of occasions. But, despite these requests, and its regulatory obligations to cooperate with our investigation, Pockit has refused to answer the questions and says it cannot provide any further information. The information it has provided us is limited. Whereas Mr M has provided us with lots of evidence including screen shots of exchanges he had with Pockit and his recollections of what happened.

Mr M says he wasn't able to access his account. It's unclear why, but I think it's most likely that this is because he was trying to access it using an email address which wasn't the one he originally set up the account with. Mr M has multiple email addresses and I think this is where some of the confusion comes from.

Mr M says he thinks his account was restricted, Pockit says it wasn't. Given I think Mr M's access issues were because he was using the wrong email address, I think it's most likely Pockit didn't restrict his account. But, this doesn't mean Mr M was always able to access his account even if his account wasn't restricted he was clearly having difficulties. And even if this was because of his error, I think Pockit should still have assisted him when he was having difficulty.

I've been provided with screen shots of an exchange between Mr M and Pockit in which Mr M says he can't access his account. He is sent a generic response explaining that Pockit will only communicate with him using the registered email address which wasn't the one Mr M was emailing from. Mr M replied saying he had no access to this email address. Pockit sent the same generic reply. Mr M replied again asking for help, but Pockit sent a very generic response for a third time.

It was clear that Mr M was unable to access the account using the email address he thought he'd registered with Pockit – he'd said this three times at this stage. And the generic responses were not assisting Mr M at all. At this stage, someone from Pockit should've provided some more specific advice about what he could do. Later on, Pockit was able to change the email address on Mr M's account so he could regain access. I see no reason why it couldn't have assisted him with doing so when he first got in touch.

It's unclear how long Mr M was unable to access his account because of this. But I'm satisfied that, had Pockit considered and responded properly to his online messages rather than providing generic responses, it could've helped Mr M access his account sooner. I don't think that Pockit provided good customer service here, and it was below what Mr M should've been able to expect. Because of this, Pockit does bear some responsibility for Mr M being unable to access his account.

Mr M says he found this incident very stressful and clearly he wasn't able to access his funds for a period until he managed to regain access. I agree with our investigator that £150 is fair compensation in this situation.

Putting things right

Pockit should pay Mr M £150 compensation for the distress and inconvenience this matter has caused.

My final decision

I uphold this complaint and order Pockit Limited to put things right as set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 10 March 2022.

Rob Deadman
Ombudsman