

## **The complaint**

Mr J complains that he's not been able to access his account with Studio Retail Limited via its app.

## **What happened**

In August 2021, Mr J found he couldn't log on to his account through the Studio app, which made it difficult to make his payments. He says Studio had deregistered his account. When he contacted it, Studio explained how to register his account but that didn't work as a different email address had been added to his customer profile and was causing the problem. This meant he had to phone Studio every month to make his payment. Mr J said he simply wanted to have his correct email address added to his account so that he could make his payments online. This problem happened for several months.

Studio looked into Mr J's complaint. It said it was unaware of any system issues preventing Mr J from accessing his account online. It explained it had 'deregistered' the account due to too many incorrect login attempts, but he could reregister with his correct email address. It provided instructions on how to do this and offered to 'walk him through' the steps if need be.

Mr J attempted to register a number of times over the following months with limited sporadic success but was then deregistered again. During this period, he sent Studio numerous texts and emails providing screenshots of what he was seeing. Mr J still couldn't access the account reliably. He referred his complaint to us and one of our investigators looked into it.

Our investigator said he could see that Mr J had been able to access the account on some occasions, but then there were unsuccessful logins which led to the account being locked. He said he was unable to see any errors by Studio and it had confirmed there had been no system problems. Our investigator said he was aware Studio had offered to go through the registration process step by step but it had been inconvenient for Mr J, so it hadn't happened. That option remained available to him. He didn't uphold Mr J's complaint.

Studio accepted what our investigator said, but Mr J didn't. As there was no agreement, the complaint has been passed to me for 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.

While it's clear there were problems with Mr J's access to this account, Studio has provided evidence to show that he is now regularly accessing it online and via the app, so it appears the issue is now resolved.

I can't say for certain what caused the problems Mr J experienced. It's clear that he was in contact with Studio a lot and I appreciate the frustration he must have felt at the time. But I can see that Studio tried to help by giving step-by-step instructions to enable Mr J to register and offered to talk him through each step.

In line with many businesses, in order to protect customers' accounts, Studio block access as a fraud prevention measure if there are unsuccessful login attempts.

I can see that in August 2021, there were three incorrect attempts to log into the app which had the effect of locking Mr J's account. There were several attempts to reset his password until the end of November 2021 when Mr J was able to log on again. Unfortunately, in December 2021, there were three further invalid login attempts, and the password reset took place a few days later. And again, there was a further issue in February 2022 which required a password reset which was followed by successful logins within a couple of days.

Mr J has said there was an incorrect email address added to his account which he feels caused the problem. I've pressed Studio about this email address. It has confirmed that the address in question is one that is used internally to disconnect a customer's account from the online service. This is used as a trouble shooting step to enable a customer to reregister where there's been unsuccessful log in attempts.

Studio has provided a report showing when this internal email was on Mr J's record. It ties up with periods where there were invalid log in attempts in August 2021 and through until everything was reset in November 2021, and a further shorter spell in December 2021. So it's clear there were issues with Mr J's access to the account, but these appear to stem from invalid log in attempts. I've not seen anything which shows Studio has made an error.

### **My final decision**

My final decision is that I don't uphold this complaint about Studio Retail Limited.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 1 December 2022.

Richard Hale  
**Ombudsman**