

The complaint

U, a limited company, complains that Shawbrook Bank Limited didn't address its issue with accessing an account online.

What happened

U contacted Shawbrook Bank on 31 March 2021 to report that it couldn't access its account. Access wasn't arranged until 7 July 2021. It wants compensation and says that the director called ten to twenty times and that this delayed providing information to its accountant.

Shawbrook Bank said that when U had applied for the account it hadn't been set up correctly as a record had been manually added to its database twice. This wasn't discovered during its initial review of the issue. It had now been resolved. Shawbrook Bank said it offered £100 in compensation in July 2021 when it issued a final response to the complaint. It then paid this to U on 7 October 2021.

Our investigator didn't recommend that Shawbrook Bank do anything further. U was a separate legal entity which couldn't suffer distress. And we couldn't consider the personal position of the director. U had been able to use the account prior to 31 March 2021. And Shawbrook had provided a tax statement and account statements by email when U asked during the period. There was no evidence of any financial loss.

U didn't agree, and its director stated that it wanted at least £1,000 to reflect the time spent on this, the problems with access and the challenges when operating the account. U wanted to know how the compensation had been assessed and why it was only £100. U asked that an ombudsman look into everything.

my provisional decision

I issued a provisional decision on this complaint on 11 July 2022. I set out below what I said.

Shawbrook Bank doesn't dispute that an error was made and not discovered for over three months after it was reported. And that the director of U contacted it regularly. That was both to follow up on the access to the account but also to request a tax statement, balances and then statements. None of that should have been necessary.

I agreed with our investigator that we can't consider any distress for the director as this is a complaint about a separate legal entity. And that there is no evidence of financial loss. U acted to mitigate the impact as I'd reasonably expect it to do. But I asked Shawbrook Bank, through our investigator, whether it would consider increasing the amount of compensation for the inconvenience over the period.

I didn't get a response and I needed to decide what the appropriate amount of compensation is. We provide informal dispute resolution. We don't typically make awards for units of time or use professional rates. We publish guidance about compensation, and I'd looked at that. What is reasonable is a matter for my judgement taking into account all the relevant circumstances. The factors that led me to increase compensation are the length of time this

matter was outstanding and the resultant need for U to contact Shawbrook for specific information about its account on several occasions. I considered that the appropriate amount of compensation for what happened is £200 – an increase of £100 to what has already been paid. I appreciated that this is less than the director wants.

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.

Shawbrook stated that it accepted my decision. U said it didn't have any further comments. That being the case I see no reason to depart from the conclusions of my provisional decision.

My final decision

My decision is that I uphold this complaint and require Shawbrook Bank Limited to pay U a further £100 making a total of £200.

Under the rules of the Financial Ombudsman Service, I'm required to ask U to accept or reject my decision before 16 September 2022.

Michael Crewe
Ombudsman