

The complaint

Mr A complains about the service he has received from his mortgage lender, UCB Home Loans Corporation Ltd.

What happened

Mr A made several phone calls to UCB in January 2022. He complains about UCB's treatment of him on those calls, including that its staff gave him wrong information, hung up on him, failed to arrange callbacks, and told him not to get "*rowdy*" and to "*shut up*".

UCB reviewed Mr A's contact with it and apologised for the way its staff had treated him on some of his calls with it. It also offered Mr A £250 by way of compensation, plus the cost of the calls he made to it between 24 and 27 January 2022.

Mr A wasn't happy with that, so he asked the Financial Ombudsman Service to look into his complaint. Our Investigator thought UCB's offer to put things right was a fair one, so he didn't recommend it do or pay any more.

Mr A didn't accept that. He said that he was caused significant and long-lasting distress as a result of UCB's treatment of him and, in particular, of having been told to shut up by a member of staff. He said £250 doesn't reflect the seriousness of what happened.

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.

There's no dispute that UCB treated Mr A poorly. UCB has accepted that, apologised, and offered some compensation. The level of compensation is what I must determine here.

I've listened to all the available recordings of the calls Mr A has complained about here – including the one in which its staff member told him to shut up. I think it's clear from the calls that Mr A was frustrated by the difficulties he was having trying to get through to someone who could help him. It's also clear that he was upset and distressed at being told to shut up. I recognise as well that making a number of phone calls cost Mr A time and inconvenience.

Mr A has taken issue with the Investigator's assessment of the impact on him of UCB's failings. He says he should fairly receive more compensation than UCB has offered, and that there must be an element of deterrence in the Financial Ombudsman's awards. He also still considers that parts of this complaint should have been dealt with separately in the light of the seriousness of what went wrong.

As our Investigator explained, complaint-handling isn't, of itself, a regulated activity. In any event, I don't accept that treating this complaint as one rather than two or more complaints dilutes the seriousness of UCB's failings.

I take into account all the circumstances in making my decisions; here, that includes how Mr A has himself described the impact of what happened on him, but also how UCB responded to the complaint. UCB accepted it had got things wrong, said sorry to Mr A, and tried to put things right.

I must also bear in mind the general levels of awards the Financial Ombudsman Service makes for non-financial loss. There are some case studies about this on our website which Mr A may find helpful.

I think it's clear that UCB has caused Mr A some distress, upset, inconvenience, and frustration. I also recognise that Mr A spent time on repeated calls to UCB. Nonetheless, in all the circumstances, I conclude that UCB's apology and offer of £250 compensation, plus call costs, represent a fair and reasonable outcome. So I make no further order or award.

Putting things right

UCB has already made an offer to pay £250 plus call costs to settle this complaint, and I consider that this offer is fair in all the circumstances.

My final decision

My final decision is that UCB Home Loans Corporation Ltd should pay Mr A £250, plus the cost of Mr A's calls to it between 24 and 27 January 2022, subject to evidence of that cost.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 21 October 2022.

Janet Millington
Ombudsman