

The complaint

Mr G complains that London Community Credit Union Limited (LCCU) hasn't provided him with the service it should have.

What happened

Mr G says that LCCU stopped sending him statements at end of October 2021 and so he had to rely on online banking. He says his balance on his online banking app is wrong and he has been into branch, called and sent several emails but the issue hasn't been resolved.

LCCU didn't respond to Mr G's complaint and hasn't responded to our investigator's information requests. Therefore, our investigator considered the complaint based on the information provided. As LCCU hadn't responded she couldn't say why the statements had stopped being sent or confirm whether the balance on Mr G's account was wrong. Based on Mr G's information she didn't think he had been provided with the service he should have and recommended LCCU pay him £100.

LCCU didn't respond to our investigator's view. Mr G said that he was concerned that LCCU hadn't engaged and as he couldn't get them to respond to him, he was worried about the incorrect and missing amounts in his statements getting corrected.

As an agreed resolution hasn't been reached this complaint has been passed to me, an ombudsman, to issue 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.

When making my decision I consider the individual merits of the case based on the evidence provided. Where this is incomplete, as is the case in this complaint, I make my decision based on the balance of probabilities. That is what I consider most likely to have happened given the information provided and wider circumstances of the complaint.

Mr G raised his complaint as he had stopped receiving account statements at end October 2021. While he continued to have access to his account balance online, I think it is reasonable that he would receive account statements if this was his preferred method of communication. As LCCU hasn't responded I have no evidence to contradict Mr G's testimony that he is no longer receiving statements or to explain any possible change in approach regarding these. So, based on Mr G's comments it appears his statements were stopped without notice or reason and I do not find that this is a reasonable level of service.

Mr G has also raised concerns about his account balance. He has said he was charged double on two occasions and received a refund which showed on his statements but not on his online balance. He also says that he was provided with a council tax rebate which was never received and charged for a returned direct debit even though he had funds in his account. I can understand how worrying it must be for Mr G to not have a clear picture of his

account and to be concerned that payments aren't being received or managed correctly. While I have seen a copy of a statement which shows a charge to a business for the same amount on 26 and 27 April, I don't have further evidence to show whether Mr G's balance is being recorded correctly. Without this I do not find I can conclude whether his account is being managed correctly and whether all transactions are being recoded to his online balance.

Mr G has said that he has tried to discuss the issues in branch, on telephone calls and he has sent emails. I do not think it acceptable that LCCU hasn't responded to Mr G as it should be able to provide him with a clear answer to his account concerns. I haven't seen any system notes from LCCU showing any contact made with Mr G and so I accept his testimony about the lack of response and note that LCCU has failed to respond to the questions raised through this investigation. I appreciate not getting answers to his questions will have caused Mr G distress as well as the inconvenience of having to make several attempts to resolve the issues. LCCU should contact Mr G to ci

Overall, I do not find that LCCU has provided Mr G with the service it should have. It hasn't explained why Mr G is no longer receiving statements and hasn't responded to his questions about payments to and from his account. Mr G has spent time trying to resolve the issues and it will be unsettling for him not knowing if his account is accurate. Because of this I agree that Mr G should be paid £100 compensation.

Putting things right

LCCU should pay Mr G £100 compensation for the poor service he has received.

My final decision

My final decision is that I uphold this complaint. London Community Credit Union Limited should take the actions set out above in resolution of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 29 December 2022.

Jane Archer
Ombudsman