

The complaint

Mr W has complained that Bank of Ireland (UK) Plc (BOI) failed to issue him a new Physical Security Key (PSK) on several occasions causing a delay in him making an important payment.

What happened

The details of the complaint are well known to both parties, so I will not repeat them again here. Instead, I will focus on giving the reasons for my 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.

Having done so I agree with the investigator's findings for broadly the same reasons. I will explain why.

Before I do so, I should point out that if there's something I've not mentioned, it isn't because I've ignored it. I haven't. I'm satisfied I don't need to comment on every individual point or argument to be able to reach what I think is the right outcome. Our rules allow me to do this. This simply reflects the informal nature of our service as a free alternative to the courts.

- BOI has accepted some of its failings and acknowledged the delay it caused Mr W. So, I don't need to make any findings on what went wrong and why, I simply need to decide what needs to be done to put things right.
- In Mr W's testimony to our service he says: *"I was locked out of my account for 31 days"*
- BOI originally offered £50 for the distress and inconvenience it caused. However, our investigator didn't agree and took into consideration the fact Mr W was trying to make a child maintenance payment to the mother of his child. Therefore, while our service may make modest awards for compensation, the investigator felt due to the embarrassment Mr W experienced, a further £100 was warranted.
- BOI accepted the investigator's findings but Mr W didn't agree and felt this didn't accurately reflect the distress he experienced. Our investigator asked Mr W what he felt was appropriate, but he didn't provide a clear answer on what he felt was reasonable.
- Mr W hasn't provided any evidence to suggest that the delay had any direct financial loss for him but I do appreciate this would have caused Mr W a degree of embarrassment, distress and inconvenience.
- However, considering that the delay Mr W experienced amounted to, in Mr W's own

words, “31 days” I am satisfied the award our investigator recommended fairly recognised the impact Mr W experienced.

- I appreciate Mr W will be disappointed with my decision and I know he wanted more, but this service normally awards modest levels of compensation for distress and inconvenience. I am satisfied that £150 compensation is fair and reasonable and is in line with what we have awarded in other cases with similar circumstances.

Putting things right

For the reasons I have explained above I require BOI to pay Mr W a further £100 making the total award £150 for the distress and inconvenience caused.

My final decision

My final decision is that I require Bank of Ireland UK Plc to pay Mr W £100 for the distress and inconvenience it caused.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr W to accept or reject my decision before 11 April 2023.

Jade Rowe
Ombudsman