

## **The complaint**

Mr A complains that Leeds Building Society did not do enough to make him aware of changes to his account details.

## **What happened**

Mr A held a savings account with Leeds. On 12 November 2021 changes were made to the details Mr A would need to use for electronic payments into the account. Mr A says he was not aware of this change. Mr A visited a Leeds branch on 6 November 2021 with his passbook, but the details in that passbook were not updated at that time.

In December 2021 Mr A was due to receive two payments into his account, these payments did not reach Mr A's account as the payer did not have the correct details.

Mr A raised a complaint with Leeds about what had happened. Leeds agreed that it should have updated the account details in Mr A's passbook, or otherwise made him aware of the change, when he visited the branch, but also noted that it had written to all customers advising them of the change. Leeds also explained that payments made using the old details after 12 November 2021 would have been returned to the payer, and that it would be unable to trace those payments itself as it had not received them. Nonetheless, Leeds sent Mr A a cheque for £50 for any inconvenience caused.

Mr A was unhappy with Leeds' response, so he referred his complaint to us. One of our Investigators looked into what had happened. They noted that Mr A had likely only received one letter – back in 2019 – about the change to his account details – and so felt that Leeds should have done more to make him aware of the change. The investigator recommended that Leeds pay Mr A an additional £50 on top of the compensation already paid. The Investigator did though agree that it was not for Leeds to trace the missing payments, the payer would need to do that from its end as the payments were never received by Leeds.

Mr A accepted the investigators findings, but Leeds did not agree that it should pay any further compensation, so this complaint has been passed to me for 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.

Having done so I've reached the same conclusion as our investigator and for the same reasons.

Leeds has provided templates of letters that were sent to customers about the impending account details change from 2018, 2019, and 2021, but it hasn't been able to provide any audit trail to show that these letters were sent to Mr A. And the most recent of these letters, from 2021, would not have been sent to Mr A in any case as Leeds has confirmed the letters were only sent to customers who had made electronic payments into their accounts in the previous ten years, which it appears Mr A had not.

Leeds has provided an annual statement, addressed to Mr A, from May 2019, which does refer to the change in account details. But this means that the only evidence we have to show that Mr A was told of the change to his account details is from around two and a half years prior to the change. I don't think it is reasonable to expect a customer to remember this information after so much time has passed without any further reminders being sent. And when the opportunity did present itself to update Mr A about the details change, when he visited the branch on 6 November 2021, Leeds did not take any action.

So I'm satisfied that Leeds did not do all it could to make Mr A aware of the change in account details prior to the account change. I have seen evidence that Leeds gave Mr A the correct account details on 21 December 2021, but this was too late for the payments that Mr A was due to receive in December 2021. I therefore consider it reasonable that Leeds pay Mr A compensation for the inconvenience and distress caused to him in these payments being returned. I acknowledge that Leeds has already paid him £50, but I agree with our Investigator that an additional £50 – so £100 in total – more adequately represents the level of distress and inconvenience caused here, given the nature of the payments that were not received and what Mr A has told us about his financial circumstances.

Lastly, I note that part of Mr A's concern was that he could not now trace where these payments had gone, but I agree that Leeds is not in a position to help him there. The payments were not made to Mr A's Leeds account, and so Leeds would not be able to trace them. Mr A would need to liaise with the payer to find out where they have ended up.

### **Putting things right**

To resolve this complaint Leeds should pay Mr A an additional £50 compensation. If the original £50 cheque sent to Mr A has not yet been cashed then Leeds should also reissue that cheque.

### **My final decision**

I uphold this complaint. Leeds Building Society should put things right in the way I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 18 May 2023.

Sophie Mitchell  
**Ombudsman**