

The complaint

Mr M has complained that he has been unable to contact Al Rayan Bank PLC ("Al Rayan") about his account. Mr M is also unhappy that he is unable to close his account over the phone.

What happened

One of our adjudicators assessed the complaint and they thought that Al Rayan should pay Mr M £50 due to the customer service that Mr M received.

Mr M disagreed with the assessment as he thought that £50 was not sufficient compensation but said he would accept £100. Al Rayan responded and said that it didn't think it should pay anything to Mr M.

As both parties disagree with the adjudicator's assessment, the complaint was referred for an ombudsman's 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 reviewed everything, I think that what the adjudicator recommended is reasonable in the circumstances.

Mr M has explained that he has tried to contact Al Rayan a number of times. This includes being on hold waiting for someone at Al Rayan to answer the phone on several occasions. He has also tried downloading an app to access his account, but he says that this didn't work either. And having reviewed everything, I see no reason to doubt what Mr M has said.

Overall, I have some sympathy for Mr M and can see that he has experienced a fair amount of inconvenience in trying to contact Al Rayan (unsuccessfully) about his account. And whilst it is perhaps reasonable to expect *some* delay when trying to contact a financial business by phone, in this case I think that the delays Mr M has said he experienced when trying to contact Al Rayan were excessive. It seems that the excessive delays were caused by Al Rayan not having enough staff to deal with the increased calls it was receiving due to it having recently launched a new product. And this has ultimately prevented Mr M from being able to access his account.

In light of this, I think that what the adjudicator recommended is not unreasonable in the circumstances.

I note that Mr M would like to close his account, and Al Rayan has said that he will need to send his instruction in by letter. Although it is a touch surprising that this is apparently the only way Mr M can close his account (given the amount of technology that is now available and widely in use by other banks and financial businesses) at the same time, I can't say that the requirement is completely unreasonable.

As such, whilst I recognise that sending a letter to Al Rayan to request his account to be closed may not be as fast as other methods, it is still a reasonable method in which to make such an instruction. Furthermore, as explained by the adjudicator, it is beyond the remit of

this service to instruct Al Rayan about how it should operate. Therefore, I can't instruct Al Rayan to change its processes, as much as Mr M would probably like us to.

Putting things right

Because of the reasons given above, Al Rayan should pay Mr M £50 for the inconvenience caused to him due to the excessive amount of delays Mr M has experienced in trying to contact it.

My final decision

I uphold this complaint and require Al Rayan Bank PLC to do what I have said above, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr M to accept or reject my decision before 17 August 2023.

Thomas White
Ombudsman