

The complaint

Mrs K is unhappy Starling Bank Limited ("Starling") incorrectly said that the contents of an online chat would not be viewable by a joint account holder. Mrs K has said that this caused a disagreement between her and the other account holder.

What happened

The details of what happened is well known to both parties and therefore I for the sake of keeping this decision anonymous I will keep this section brief and generalised.

Mrs K contacted Starling through online chat to discuss a financial matter, she asked the staff member if this chat would be viewable to the joint account holder. Mrs K was incorrectly told that the chat would not be visible to them.

The joint account holder accessed the online chat and this caused a disagreement between the two parties. Mrs K raised a complaint with Starling regarding this and it agreed to pay Mrs K £150 in compensation.

Mrs K did not think that this adequately reflected the distress that this caused her and therefore she referred her complaint to this service. One of our investigators looked into this matter and he believed that a more appropriate figure of compensation would be £250. Starling agreed with this.

Mrs K disagreed with this and therefore this complaint has been passed to me to issue a final 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.

It's not in dispute that something went wrong here so all there is for me to decide is whether the level of compensation that has been proposed by the investigator is fair. Deciding on awards for distress and inconvenience is seldom straightforward. The issues involved are subjective by their very nature and the impact on the consumer can be difficult to determine. With that in mind, I'm glad to see that Starling dealt with the matter reasonably swiftly by apologising to Mrs K for the poor service received in its final response letter, and it offered compensation.

Overall and having considered everything I accept that incorrectly saying that an online chat would be private and then having that chat shared with a joint account holder would be distressing especially given the subject matter of the online chat. That said though I think that the £250 that the investigator recommended is in line with what I would have recommended and so I won't be asking Starling to pay any more than what has been recommended already.

My final decision

For reasons explained above, I uphold this complaint and I require Starling Bank Limited to pay Mrs K a total of £250 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs K to accept or reject my decision before 31 August 2023.

Charlie Newton
Ombudsman