

## **The complaint**

Mr O complains Advanced Payment Solutions Limited trading as Cashplus Bank (Cashplus) failed to provide him with a working debit card on his bank account.

## **What happened**

Mr O says his debit card with Cashplus hasn't worked properly since February 2023 and despite having been sent numerous replacement cards, Mr O has been unable to use his card at cashpoints or at retail till points. Mr O says Cashplus haven't been able to explain why his debit card wasn't working and haven't been able to resolve the issue which has caused him considerable inconvenience. Mr O says he was upset to hear from Cashplus that because he was still using his bank account, that was ok, and he didn't feel this was an acceptable response to the problems he had faced.

Mr O wants Cashplus to fix the issue on his card and pay him compensation for the inconvenience caused above the £25 it has offered.

Cashplus explained to Mr O in its final response letter that its IT team was still looking into the issue regarding the problems he had been experiencing with his debit card and offered Mr O £25 by way of apology. Cashplus have since apologised for the service Mr O has experienced and said there was a known problem with debit cards produced between November 2022 and March 2023 for a small number of customers. Cashplus have since refunded the transfer fees charged from the beginning of March 2023 and apologised for not sending a new card in March 2023 when requested, but it has since arranged this.

Mr O wasn't happy with Cashplus's response and referred the matter to this service.

The investigator looked at all the available information and upheld the complaint. The investigator didn't feel it was reasonable for Mr O not to have access to a working card for as long as he did without a clear explanation why. The investigator felt Cashplus should have ordered a replacement card in mid-March 2023 when requested and if it had, the issue could have been resolved much sooner.

Given the inconvenience this matter caused Mr O, the investigator felt Cashplus should increase its offer of compensation to £250.

Cashplus didn't agree with the investigator's view and while it accepted it could have provided a better level of service, a sum of £100 in compensation would be more appropriate and asked for the matter to be referred to an ombudsman for 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.

Having done so, I will also be upholding this complaint and I will explain how I have come to my decision.

I can understand it would have been frustrating and upsetting for Mr O not to have full access to his debit card for as long as he did.

When looking at this complaint I will consider if Cashplus could have provided Mr O with a better level of service and a fuller explanation of the issues during this time and if its offer of compensation is sufficient here.

Mr O's complaint centres around the fact that despite him informing Cashplus he was unable to use his debit card at cashpoints or retailers till points, it was unable to resolve the problem or explain what the issue was, despite having sent numerous replacement cards.

Mr O doesn't feel Cashplus's offer of £25 for the inconvenience he has faced is sufficient.

The first thing to say here is Cashplus have accepted it hasn't delivered the level of service it should have during the months Mr O wasn't able to make full use of his bank account due to a technical issue on his debit card. Here, Mr O was forced into having to make transfers to another account so he could carry out his day- to-day banking needs which made his personal difficult circumstances even more stressful. In addition, Mr O also had to contact Cashplus to arrange transfers as he'd exceeded his monthly transfer limit, which wouldn't have been the case if the matter had been resolved sooner- only adding to the inconvenience he suffered here.

I can see that in June 2023 a new card was issued to Mr O, which Cashplus accepts it should have sent earlier in mid-March 2023 when it was asked for, and it's reasonable to say if it had done that sooner Mr O wouldn't have gone through the trouble he did.

So, while Cashplus may not agree, I do feel Mr O has gone through an unreasonable level of inconvenience here over several months, some of which could and should have been avoided and with that in mind I support the investigator's view, and I am satisfied that in the circumstances of this complaint, £250 is a more reasonable level of redress.

While Cashplus will be disappointed with my decision, I feel this is a fair outcome here.

### **Putting things right**

I instruct Advanced Payment Solutions Limited trading as Cashplus Bank to pay Mr O a total of £250 for the trouble and upset caused.

### **My final decision**

My final decision is that I uphold this complaint.

I instruct Advanced Payment Solutions Limited trading as Cashplus Bank to pay Mr O a total of £250 for the trouble and upset caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr O to accept or reject my decision before 4 December 2023.

Barry White  
**Ombudsman**