

### **The complaint**

Mr R complains that he was unable to make a payment to his Skipton Building Society account.

### **What happened**

Mr R says a card payment to his Skipton account was rejected. He says that Skipton has recorded his address incorrectly which led to the problem. Mr R would like to remove his money without penalty and for compensation for the hours he has spent trying to sort matters out.

Skipton says it hasn't made a mistake and it was Mr R's other bank that is responsible for making sure its address details match its details. It says the problem was caused by an address mismatch for the first payment attempt and says the second attempt must have been down to Mr R's other bank.

Mr R brought his complaint to us, and our investigator didn't uphold the complaint. The investigator thought the payment hadn't been authorised by the other bank and that Mr R had opened the new Skipton account online.

Mr R doesn't accept that view and says his banking application (app) still has his address incorrectly recorded.

I asked both sides for further information.

Mr R has provided screen shots which show his address is recorded in an incorrect format and his other bank has said it didn't reject the payment, but Skipton did. It also says the card works normally and has provided evidence of that.

Skipton says it can't speak to the other bank to see what the problem is. It accepts Mr R spent time speaking to it but says it's an online account for which Mr R is responsible for updating information.

### **My provisional decision**

I issued a provisional decision about this complaint and said I came to the provisional view that I uphold this complaint and provisionally thought Skipton could have done more to resolve the problems here.

I appreciated that both sides to this complaint blame each other for the problems in Mr R attempting to pay money into his new Skipton account. I said there was no issue that Mr R was an existing customer, and I was not aware of any previous address issues. I thought it highly unlikely that Mr R in these circumstances would have incorrectly inputted his address, which is well known to him. And I thought he was clearly aware of the importance of ensuring its accuracy as it's a detailed, relatively unusual address.

I was satisfied that Mr R's other bank provided clear evidence that Mr R's account card

worked at the time of the attempted payment. I could see that bank said the problem was caused by Skipton not accepting the payment. I appreciated Skipton says the problem was caused by the other bank's address details for Mr R not matching its details. I couldn't see how that argument was fair, as it assumed Skipton hadn't made a mistake and its address details were the definitive details.

So, I looked carefully at the evidence I had been provided. Skipton's records showed that Mr R went online to amend his address in January 2023 with the addition of part of the address. I thought it likely that amendment was made to make sure the address details matched. But I could see from the screenshots of Mr R's banking app that his details are still recorded incorrectly by Skipton and have mixed up large parts of the address. I accepted that Mr R had offered to show Skipton those details, but I couldn't see it had taken up that offer.

Overall, I said I had to consider on balance what I thought was more likely to have happened here and which party is more likely to be responsible for any mistake. I accepted that was not an easy decision but on balance I was satisfied the banking app details provided the most persuasive evidence that Skipton had and continues to record Mr R's address details incorrectly. I also thought it unlikely Mr R would have inputted a familiar address incorrectly to the extent it is shown on the app.

So, I thought it likely that Skipton was responsible in part for the problem here. In any event I would have expected Skipton to have tried to resolve this issue by speaking to Mr R's other bank and him. I appreciated it said it can't due to data protection issues but of course it can, with Mr R's permission which he had said he would provide. I would also have expected Skipton to have considered the information I had seen about the address details on Mr R's app which shows what appears to be mixed up information.

Overall, I was satisfied there was a problem with Mr R's address that Skipton could have done more to resolve. I thought Mr R had spent some time on telephone calls to Skipton and had fairly offered to send photographs of his app details. I didn't think Skipton provided Mr R with appropriate options to resolve matters and it was not helpful to say it was Mr R's responsibility to input his address details correctly when the evidence of the app suggests a more fundamental problem.

My provisional view was that Skipton should pay Mr R £100 compensation which I thought was fair and reasonable. I didn't think Mr R suffered any financial loss but accepted he spent some time trying to sort matters out without success. I could see Mr R appears to have closed the account or at least seems to suggest he no longer wishes to use it and so I didn't think the impact of what took place justified greater compensation.

Mr R accepts my provisional view, but Skipton has not replied to it.

### **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 have come to the same overall view that I reached in my provisional decision and for the same reasons.

### **Putting things right**

Skipton should pay Mr R £100 compensation.

### **My final decision**

My final decision is that I uphold this complaint and order Skipton Building Society to pay Mr R £100 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 13 November 2023.

David Singh  
**Ombudsman**