

## **The complaint**

Mr D complains that he was unable to log into his one-year bond account with Dudley Building Society.

## **What happened**

In October 2022 Mr D took out a one-year fixed rate bond with Dudley. In July 2023, he successfully registered for its online service. However when he attempted to log in again, which he says he did three times, he couldn't do it as he was referred back to the registration page. He made a complaint to Dudley and provided screenshots of the problem.

Dudley said that the screenshots Mr D provided were of the registration page, and he didn't need to keep re-registering. It advised him that he had to go to the "sign in" page on the website. It agreed that the website should have been clearer in this respect and has taken action through its website designer to ensure that customers aren't confused. It referred the matter to its IT team which confirmed there was no error with Mr D's online account. It did advise him not to use the # key as part of a password.

Mr D insisted that Dudley was wrong, and asked, as he had no access to his account, for his funds to be returned to him, Dudley said it couldn't do that as the funds were in a one-year bond which didn't allow any withdrawals for a year.

On referral to the Financial Ombudsman Service, Dudley provided a log which showed that Mr D had successfully registered, but showed no activity by him using the sign in page. It said that as the bond had been in place now for more than a year Mr D should contact it about sending the money to him.

Our Investigator thought that Dudley hadn't made any error and agreed with its suggestion that Mr D should use the dedicated sign in page.

Mr D didn't agree and the matter has been passed to me for further consideration.

## **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.

I understand that Mr D didn't attempt to sign into his online account after he made the complaint to Dudley. However he's told our investigator that he did try to sign in again and still came up with the same problem asking him to re-register.

Dudley has sent us its login record of Mr D's activity on his online account. This shows that he successfully registered in the first place, but it doesn't show any further activity by him, which it would have expected if he had tried to use the "sign in" page. Whilst I don't doubt Mr D's account that he had difficulty signing in, the screenshots he's shown us are of the registration page.

If a complaint can't be resolved informally, I have to decide matters on the basis of what in

my opinion is most likely to have happened. Dudley has checked with its IT team, who have confirmed that there are no system errors. So I think it's most likely that Mr D tried to sign in using the registration page, which is why the screenshots he has shown us are of that page.

As regards Mr D's access to his funds, this was a one-year bond with no withdrawals or paying-in after its opening, so I don't think that Dudley did anything wrong in telling Mr D that he could not take out the money from his bond until one year had expired. I understand that in fact the bond expired in October 2023 so if Mr D wants to take out his money he should contact Dudley. If he can't, or doesn't want to do this online then Dudley has advised that it would accept instruction by e-mail, letter or telephone subject to security checks.

So overall I don't think that Dudley's made any error here, so I can't uphold the complaint against it.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 28 December 2023.

Ray Lawley  
**Ombudsman**