

The complaint

Mr R complains about the difficulties he had getting online access to the account he opened with Charter Court Financial Services Limited trading as Charter Savings Bank ('Charter').

What happened

Mr R had a one-year fixed rate savings account with Charter. He phoned Charter in June 2023 about moving the funds to a different account, as the funds were due to mature. With the assistance of a Charter adviser, Mr R opened a new two year, online fixed rate savings account and transferred the funds.

Over the next few months Mr R encountered difficulties accessing his new account online and rang Charter on a number of occasions. He made a complaint to Charter in August 2023.

Charter responded to the complaint on 27 October 2023. It said there were instances where Charter advisers were able to successfully support Mr R, but it apologised for not meeting his expectations as a result of the technical issues he experienced and in relation to not getting the call back he requested. It offered Mr R £75 compensation.

Mr R then made a further phone call to Charter on 30 October 2023, when he was unable to access his account. The Charter adviser identified on this occasion that the problems arising were likely because of how Mr R was using his own devices.

Charter then issued a further response to Mr R's complaint in November 2023. It said there hadn't, in fact, been a fault with its website or a technical issue which would have prevented Mr R from accessing his online account. Charter said the problems Mr R experienced were related to the devices he was using, so this issue was resolved.

Mr R remained unhappy and so brought his complaint to this Service in December 2023. He said the issues were resolved by his persistence and the good fortune of speaking to a particular Charter adviser. He didn't think Charter reached the right conclusion in saying he was at fault. Mr R said the impact on him was that he spent time worrying about the money he had deposited into his new account, and the time spent working with Charter to resolve this matter.

Our Investigator looked into Mr R's complaint and said that while she could see how the problems Mr R had accessing his account would have been distressing, Charter supported and assisted him each time he called. She said Charter acknowledged the failure to call him back and had already awarded £75, so she didn't ask Charter to take any further action.

Mr R didn't agree with what our Investigator said, so this came to me for a 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.

I first of all want to be clear that I am just dealing with a complaint in relation to Mr R's access to his own account. I can see that when Mr R brought the complaint to this Service he made several references to his wife's account and the similar difficulties that she was experiencing. But any complaint in relation to Mr R's wife's account would need to be dealt with separately.

It's clear that Mr R made a number of calls to Charter when he was having difficulties accessing his online account. I think it's fair to say the advisers were supportive and professional. It's the case that one of the advisers neglected to make a proper note of Mr R's request to be contacted by someone he had spoken to earlier, and Charter have awarded £75 compensation for this.

When Charter initially awarded the £75 compensation, it thought there had likely been IT issues on its part and that this was why Mr R couldn't access his account online. But after Mr R spoke to a Charter adviser on 30 October, he was told that the issue was about he and his wife saving log in information for their Charter accounts on a shared device. He was advised that if they wanted to save log in information then they should consider using separate devices. This seems to have resolved matters.

Mr R suggested that Charter's system should not depend on consumers having access to several devices. But that's not the issue here. The issue that the Charter adviser discussed with Mr R is that devices shouldn't be shared *if* log in details are saved to the device, as the device, and not Charter's system, can mix up log in details. So if Mr R doesn't save any log in details to devices used by him, then they can be shared. From what I can see, this issue doesn't relate to Charter's system.

Mr R also thought Charter should have recognised this problem earlier. But I don't agree that it should. I would only expect Charter to recognise problems or glitches with its own systems, not issues with how individual consumers are using their own devices. So I don't think there's any more that Charter could have done here to resolve this issue earlier.

What this means is that I don't think Charter need to increase the compensation already offered to Mr R, as I think the £75 offered is a fair amount for the inconvenience experienced by Mr R as a result of not getting the requested call back from the Charter adviser.

I know my decision will disappoint Mr R, but I am not asking Charter to take any further action here.

My final decision

It's my final decision that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr R to accept or reject my decision before 28 April 2024.

Martina Ryan
Ombudsman