

The complaint

Mr G complains that Leek United Building Society ('Leek') has given him inconsistent information about its procedures and a poor response to his complaint.

What happened

Mr G asked Leek for information about a transfer of money he was expecting into his account. He called Leek several times in one day to check whether the money was in his account. On one occasion that he called he did not have his account number to hand. Leek said that it needed his account number to confirm his identity and that it couldn't give him the information without the number.

Mr G complained that he'd not always been required to give Leek his account number to obtain account information. He said Leek was being inconsistent about its procedures. Leek looked into his complaint. It listened to a call between Mr G and its savings manager and acknowledged that they had talked over one another. Leek said that without specific evidence it could not say with certainty that it had given account information to Mr G in the past without him confirming his account number. But it apologised if Leek's staff had given him inconsistent information. It gave him information about how to complain to this Service.

Mr G also complained about the way Leek responded to his complaint and that it didn't progress his subject access request ('SAR'). Leek escalated the complaint and two of Leek's senior officers spoke to him. Leek said that it had properly responded to his complaint and arranged for the SAR to be processed. It did not uphold this complaint and again gave Mr G information about how to bring a complaint to this Service.

Mr G came to us. He asked us to listen to his telephone calls with Leek, including with the two senior officers.

Our Investigator looked into the complaint but didn't uphold it. He listened to the call recordings that Leek had sent to us and didn't think Leek had treated Mr G unfairly. He explained Leek had told us that the calls with the two senior officers had not been recorded, given the nature of their respective roles.

Mr G asked for an Ombudsman's review. He remained concerned that Leek had not provided us with the call recordings with its senior officers and he thought information was being withheld. He says that this is because one of the senior officers gave him account information without first asking for his account number. Mr G also says one of Leek's senior officers told him it would take six months for his complaint to get to this Service.

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.

In reviewing all the evidence I have listened to all the call recordings Leek has provided to us.

I don't uphold this complaint. I'll explain my reasons.

Each time Mr G called Leek about the transfer it asked him for his account number together with other personal information to confirm his identity. I don't consider this was unreasonable as Leek needed to be sure it was speaking to its genuine customer.

On one occasion when he called Leek Mr G did not have his account number to hand. Leek's staff member explained that they would not be able to give him his account balance without the account number. They and their manager explained this was because the account number formed part of its security authentication process. The conversations became slightly heated and I can see that Mr G was frustrated by Leek's position. But I think Leek was entitled not to confirm the balance to him in these circumstances.

I appreciate Mr G says that Leek's staff have been inconsistent in the information they have requested before giving him personal account information. In the absence of specific evidence, Leek apologised if that had happened in the past. It said it could answer general enquiries about its accounts, such as about interest rates. But it confirmed it would need Mr G to confirm his account number in future when calling for account specific information. I think that was a reasonable response to his complaint.

Mr G spoke to the complaint officer who was investigating the complaint and asked for his call recordings by way of a SAR. During this call Mr G made a complaint about the complaint officer. This meant his complaint was escalated to two senior officers of Leek who I understand don't routinely deal with customers. As such, Leek says their conversations with Mr G were not recorded.

Mr G is concerned about this as he thinks that Leek did record the calls and is withholding the call recordings.

Having weighed up all the evidence I think Leek gave a reasonable explanation for not having recordings of Mr G's calls with the senior officers. I have no reason to believe that Leek is deliberately withholding information. I consider Leek properly escalated Mr G's complaint about the complaint officer as he had requested and progressed his SAR request.

I have taken into account Mr G's evidence about his calls with the senior officers. But I don't consider that any information Leek gave to Mr G about his own account has caused him any financial loss or material inconvenience for which I could fairly compensate him.

I can see that Leek properly gave Mr G information about this Service when responding to his complaint. The final response letters correctly explained that he would need to bring his complaint to us within six months. I don't consider any discussion about the time it would take for this Service to investigate Mr G's complaint prevented him from bringing his complaint to us.

My final decision

For the reasons I've given, my final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 14 June 2024.

Amanda Maycock
Ombudsman