

The complaint

Mrs M complains that Sainsburys Bank Plc wrote to her advising that her credit card account was being closed and gave her incorrect information when she called them to request that the account remained open. Mrs M is unhappy about the service she received when she called.

What happened

Mrs M holds a credit card account with Sainsburys. On 3 August 2023 Sainsburys wrote to Mrs M advising her that because she hadn't used the card for some time, it wouldn't be issuing a replacement card to her when the current card expired. The letter said that if Mrs M wanted to keep the account open she needed to contact Sainsburys within two months.

Mrs M called Sainsburys to discuss this and was incorrectly advised that there was nothing that could be done to override this and that the account would be closed.

Sainsburys identified that it had made an error and tried to contact Mrs M. It left a secure message and Mrs M contacted Sainsburys on 11 September 2023. Mrs M was unhappy with the service she'd received on the call. She complained to Sainsburys.

In its final response dated 27 October 2023, Sainsburys said that it had provided incorrect information on the first call. It said it had tried to contact Mrs M to provide the correct information but had been unable to reach her, however, Mrs M had returned the call on 11 September 2023. Sainsburys said it understood that Mrs M wasn't happy with the service she'd received on the second call. It said it hadn't listened to the call, but it had no reason to doubt Mrs M's version of events. Sainsburys advised Mrs M that it had updated her account and issued a new card, but that in error two cards had been issued. It apologised and said it was upholding the complaint because of the poor service and the error in issuing two cards and paid compensation of £75.

Mrs M remained unhappy and brought her complaint to this service. She said the service she received on the call dated 11 September 2023 had reduced her to tears as the agent had become frustrated with her and had spoken to her unprofessionally. Mrs M was unhappy because Sainsburys hadn't listened to the call before issuing its final response. She wants an apology and further compensation.

Our investigator upheld the complaint. He said that having listened to the call dated 11 September 2023, he didn't think the agent spoke to Mrs M in a way that would be expected. The investigator said the agent appeared to lose his patience due to having to repeat himself when explaining the security questions. The investigator said that the call had profoundly impacted Mrs M due to her disability and health condition and said that Sainsburys should pay further compensation of £125 for the distress and upset caused to Mrs M.

Sainsburys didn't agree. It said it had listened to the call, but it didn't agree that it was worthy of the level of compensation recommended by the investigator. It said it accepted that Mrs M was upset and distressed as a result of the way the agent spoke to her and accepted that the agent had over adjusted part way into the call but said that when it became clear that this

was impacting on Mrs M, the agent had tried to tailor his communication to meet her needs.

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.

Sainsburys has acknowledge that it provided incorrect information to Mrs M on the first call and that it made an error when it issued the new card twice. It has paid compensation of £75, part of which relates to these issues, so I won't comment further on them. Instead, I'll focus on the telephone call dated 11 September 2023, which is the reason Mrs M referred her complaint to this service.

I've listened to the call. It's a lengthy call and I think it's fair to say that at times, the agent spoke to Mrs M in a way which a reasonable person wouldn't expect to be spoken to. I appreciate that the agent had to repeat himself several times when explaining the security questions, but the agent allowed himself to become frustrated by this, and this frustration was expressed in both his tone of voice and in the way he kept interrupting Mrs M and not allowing her to finish her sentence.

During the call, Mrs M made the agent aware that she had short term memory issues and struggled to remember information. Despite this, the agent continued to express frustration when repeating the security questions. At one point in the call it sounds as if Mrs M has become very distressed and tearful.

Sainsburys has provided its own analysis of the call and has suggested that the agent tried to shorten his sentences to focus on what was important. Whilst this may have been the agent's intention, the way that the agent comes across in the call is both abrupt and impatient. It's fair to say that the agent apologised when Mrs M made him aware that she found his tone distressing, but by this point Mrs M was already significantly impacted by the way the agent had spoken prior to this point.

In order to understand the impact that the call had on Mrs M, this service asked her to comment. Mrs M has told this service that she found the agent's frustration very unpleasant and that despite explaining that she had a chronic illness as well as short term memory issues, she felt that the agent failed to show any compassion or understanding of her disability and reduced her to tears.

I've taken account of what Sainsburys has said but having listened to the call, and having considered the impact that the call had on Mrs M. I agree with the investigator that further compensation is warranted. Assessing how something has impacted on a customer isn't an exact science, however, impact is subjective and can be greater on a customer if they have particular circumstances. This is the case here, as Mrs M has a chronic illness which means that she's in constant pain, as well as a disability which causes her to have short term memory issues. So it's reasonable to expect that the impact of the call was greater on Mrs M than it might have been on another customer who didn't have an illness or a disability.

In conclusion, the impact of the call on Mrs M was more than minimal and caused her significant distress and upset. I'm not persuaded that the compensation paid already is sufficient, as part of this relates to other service issues and errors as I've already highlighted. In my view, further compensation should be paid to reflect the actual impact of the call on Mrs M.

Putting things right

To put things right, Sainsburys must pay further compensation of £125 to Mrs M making the total compensation £200.

My final decision

My final decision is that I uphold the complaint. Sainsburys Bank Plc must pay total compensation of £200 to Mrs M.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs M to accept or reject my decision before 4 July 2024.

Emma Davy
Ombudsman