

## The complaint

Mr N complains about the waiting times and general service received when contacting Tandem Bank Limited.

## What happened

On 14 August 2023, Mr N called Tandem's support line. He says he spent around 40 minutes on hold before he decided to end the call.

He called back again later and was on hold for around 25 minutes before ending the call. Mr N says these two calls cost him £1.25 combined.

Mr N sent an email to complain. However, as this was sent from an email address not associated with his Tandem account, he sent a second email, this time from a different email address. He set out how difficult he had found it to make contact with Tandem. He asked Tandem to put steps in place to improve its response times. He also asked for his call costs to be reimbursed and for £40 compensation to address the inconvenience and upset he experienced.

Tandem didn't uphold Mr N's complaint. In its response to him, it said phone lines would have been unusually busy when Mr N called due to it having one of the best interest rates available at the time. It also explained Mr N's first email wasn't applied to his account or replied to as the email address Mr N had initially used was different from the one associated with his Tandem account.

Mr N wasn't satisfied with this response and contacted our service. He said Tandem ought to have put contingency plans in place for instances of high demand. He also said that, contrary to the contents of Tandem's final response, it *had* responded to his initial email to advise him to call the support line. Mr N pointed out what he believed to be factual errors in Tandem's final response. He said he didn't recall having any chat sessions via Tandem's app or otherwise, despite Tandem's claim that it had reviewed one.

To put things right, Mr N asked for his call costs to be covered, and to be compensated for the inconvenience and upset caused by the waiting times he'd experienced.

Our Investigator didn't think Tandem had done anything wrong. She accepted Tandem's explanation of having a market-leading savings rate at the time being the reason for its contact delays. She noted Mr N's request for Tandem to improve its processes with a contingency for instances of high demand, but said it wasn't for this service to tell a business how to run its operation, and this included areas such as staffing levels.

She was satisfied that Tandem's response set out that it would reply to Mr N within five working days – and that Tandem met this response time. She was also satisfied that the response told Mr N he may experience longer waiting times due to high contact volumes. She noted Mr N's request for a call from Tandem, but she didn't think it was required to do so.

Whilst the Investigator accepted Mr N's initial email amounted to an official complaint, she said Tandem had given its final response within the time it was required to do so. She acknowledged Mr N's confusion resulting from Tandem's claim it had reviewed webchats but found it likely Tandem had been referring to the emails Mr N had sent it.

Mr N didn't accept the Investigator's view. He said the week between Tandem offering its market-leading rate and him making his call was sufficient time to put in place additional resources to handle the influx of calls. He said Tandem could have offered alternative methods of contact outside of the app function to assist customers like himself who couldn't log into the app. He also said Tandem could have perhaps suggested its customers called during quieter periods – such as early in the morning.

Mr N told the Investigator that he hadn't said Tandem had done anything wrong by emailing him instead of calling. Instead, his concern was that the staff member handling his complaint was unaware that their colleague had responded to the email he'd sent from an address not linked to his Tandem account. The complaint handler had told him the initial email would not have been responded to, but it had been, so he felt there was a banking error there. He asked for the case to be decided by an Ombudsman

The Investigator confirmed the case would be placed in the queue for a decision. She also pointed out that Mr N's concerns around the information provided by the complaint handler amounted to complaint handling, which our service couldn't consider.

Mr N asserted his belief that complaint handling *can* be considered by our service. He cited the Dispute Resolution (DISP) rules, set out by the financial services regulator. In particular, sections of DISP (1.3) which deal with how respondent firms must handle complaints from their customers.

The Investigator explained our service can look at activities covered by our compulsory jurisdiction (which Tandem is subject to), but that complaint handling isn't a covered activity or ancillary activity which we'd be able to look at in isolation.

Mr N argued Tandem's comments in its final response were not provided in relation to complaint handling, but on the basis of a customer service role. He also provided a view he'd received from another Investigator at the service which had touched on the complaint handling element as part of the substantive complaint.

As no agreement could be reached, the case was passed to me to decide.

## **My investigation**

I presented Tandem with a number of questions – mostly relating to the steps it took to maintain an acceptable level of support for its customers, thereby avoiding causing them foreseeable harm.

Tandem said it had recorded a warning for customers about long waiting times on its phone line, and this went live on 9 August 2023. It also said email and chat communication channels were available during the period in question with the average wait time for its chat facility being around 7 minutes and 17 seconds. It added that its customers were able to continue servicing their accounts as normal through its app.

It said Mr N wouldn't have been able to find answers to his questions through its website, though stated that its FAQ answers have been consistent for quite some time, including through August 2023.

Tandem said it hadn't created additional numbers or placed customers in different queues depending on whether they were new or existing customers, but it had diverted some staff members to deal with the surge in contact. Two members of staff were diverted on 11 August 2023, two on 14 August 2023 and four on 15 August 2023.

Tandem also said Mr N was able to make a withdrawal the same evening – something which is only possible through the app or by phone. So, it said, it was glad to see Mr N's issue was resolve without additional intervention.

Mr N had sight of Tandem's responses and raised further points. He said he'd looked at an historical snapshot of Tandem's FAQs and it didn't state that phone support had been affected by delays. He also said that average wait time isn't always the best indicator as it can mask waiting times during a particular period. He said maximum and minimum wait times should be considered.

Mr N noted that four members of staff had been diverted to help service Tandem's customers on 15 August 2023, but said his calls were made before this, on 14 August 2023. He said the only message he remembered hearing when he called was that the wait time would be longer than usual. And, when he'd heard this message previously, he'd never had to wait more than ten minutes. Because of this, he continued to hold.

Mr N addressed Tandem's comments around him being able to make a withdrawal on 14 August 2023. He pointed out it was actually the following evening, on 15 August 2023, when he made his withdrawal. He'd been experiencing intermittent issues with his phone service provider where SMS messages often failed to come through. Because of this, he'd previously been unable to login to his app as an SMS message was required. However, after repeatedly trying on 15 August 2023, an SMS came through to his phone and he was able to action his withdrawals.

Having gathered the evidence I need to fairly decide this complaint, I've proceeded to issue my 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.

Having done so I won't be asking Tandem to do anything in relation to this complaint. I appreciate Mr N's strength of feeling in the matter, particularly demonstrated by his extensive testimony and submissions, so I know my decision will come as a disappointment to him.

In my opinion, the crux of this complaint concerns Mr N being unable to secure the level of service that he expected. He has raised other points of dissatisfaction, for example that the staff member handling his complaint was unaware that their colleague had responded to an email Mr N had sent from a different email account. Mr N sees this as a banking error.

And whilst it has been argued by the Investigator that this particular point relates to complaint handling – something which I can't award compensation for in isolation – I haven't identified any notable loss resulting from the bank's actions on this point which would persuade me to direct Tandem to compensate Mr N, even if I were able to. Indeed, any detriment in this regard (namely, the time and effort it has cost Mr N) appears to come from Mr N's pursuit of justice on the matter. This seems to be the case for other ancillary points he makes, such as errors in Tandem's final response.

Aside from a desire to receive the service he expects, I believe Mr N seeks to improve Tandem's processes and customer service. Whilst this is often an incidental result of the complaints our service decides, my primary role is to resolve disputes between financial businesses and their customers. If I decide a business has done something wrong which has caused its customer to lose out, I can then consider what, if anything, needs to be done to set matters right in relation to the complaint being brought.

It is not for me to punish a financial business or to direct them to change their processes. However, I *can* (as I've done here) decide whether a business' processes have caused its customer to lose out in some way, and whether this means the business did something wrong. And with that in mind, I've concluded that Tandem didn't act unfairly in the circumstances of this complaint.

I say this because, as Mr N points out, Tandem had a week between the issuance of its market leading rate and Mr N's call to begin shoring up its customer servicing capabilities. During this time Tandem rerecorded its phone message to advise customers of longer waiting times than usual, and diverted members of staff from other areas of the business to deal with the high volume of contact.

Mr N has concerns about Tandem having not made all of its staff moves before Mr N's call. But I think Tandem did enough under the circumstances to meet its obligation to provide support to its customers. Whilst Tandem knew, or ought to have known, there would be an increase in demand, it couldn't have known by exactly how much. Its actions demonstrate to me that it became aware of a requirement for more members of staff as time went on, and that it reacted as the scale of its product's popularity was realised.

Mr N has also voiced concerns about the accuracy of some of Tandem's submissions. I should point out that I've accepted the majority of evidence from *both parties* in good faith, having no reason to doubt either of their testimonies. This also applies to Mr N's explanation as to why he couldn't make use of Tandem's app to begin with. He says a recurring but intermittent problem with his phone service provider meant SMS messages would rarely get through to his phone, and that the contents of a message needed to be received in order to log into Tandem's app.

Tandem doesn't have any branches in the UK. Indeed, it markets itself as a 'digital bank', 'branch-free and proud of it'. As such, Tandem's primary means of servicing its customers is through its app. It's unfortunate Mr N wasn't able to make use of the app until the day after his call to Tandem, but this wasn't as a result of anything Tandem did wrong. From what Mr N has told me, this was an issue caused by his phone service provider and I can't hold Tandem responsible for this.

So, in summary, I understand why Mr N's is unhappy with Tandem, particularly with the long waiting times he experienced. And I agree it can be frustrating when waiting to speak to a financial business, but it doesn't automatically follow that a business has done something wrong as a result. And in this case, I'm not persuaded that Tandem caused Mr N to lose out – either in the service it provided when he called, or in the interactions that followed.

I have noted Mr N's most recent request for call recordings and a screenshot of his account transactions. My role is to resolve disputes quickly and with minimal formality, and to be fair to both sides, we will share the information we receive as part of natural justice. However, for us to operate effectively, it isn't always practical to share every piece of correspondence with both sides to ask for comment. This would impair our ability to resolve an issue and could mean cases go on for much longer, when it is our role to listen to both sides and provide a third-party opinion on how things should be resolved.

Mr N has already received copies of the material evidence the Investigator has relied on, and so he has had a fair opportunity to provide his side of things. I consider I am in a position to fairly decide this complaint and, as detailed above, I don't think Tandem has done anything wrong in the circumstances of this complaint.

### **My final decision**

My final decision is I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 8 November 2024.

James Akehurst  
**Ombudsman**