

The complaint

Mr F is unhappy with Skipton Building Society as he wasn't told about a change in the sort code. Mr F was also unhappy about the service he received when he visited a branch and, on the telephone, afterwards in dealing with his issues and complaints.

What happened

Mr F said he didn't get notification of the change of sort code. He also said when he visited a branch he had to complain and involve the branch manager and that he contacted customer service on the telephone shortly after leaving the branch too. Mr F rang customer service again the next day to add some further complaint points. Skipton responded but Mr F remained unhappy and rang Skipton again. Mr F said he had to make numerous calls and the conversations were full of poor service and service errors. Mr F said the problems persisted and he ended up with a letter from a regional manager accusing him of shouting and being aggressive in the branch during his visit. Mr F made a further complaint about this and requested camera footage of the incident. Mr F said his complaint issues weren't being dealt with and that his phone calls hadn't been reviewed by Skipton as he'd asked it to do.

Mr F brought his complaint to this service.

Our investigator didn't uphold the complaint. She said Mr F's account had been opened around 2013. She said Mr F had opened a new account in 2018 too which would have included the sort code. She said the sort code was on the passbook. So, she didn't think Skipton had done anything wrong. Our investigator said there was no evidence Mr F had been treated unfairly. Regarding the in branch incident, she said CCTV footage was only held for 30 days and wasn't available. But she also noted it wouldn't have included sound anyway so there would be no way to hear any conversations that took place. One of the issues was Mr F felt Skipton wasted his time asking him to fill in sections of a form for another account application, this requested details it already had on record. Our investigator said as it was a new account Skipton could ask for this information and it would apply new terms and conditions. She didn't think this was unreasonable. Another issue Mr F encountered was the branch was closing 20 minutes after he entered and wanted to open a new account. The branch adviser staff said this wasn't enough time to open an account before the close of the branch that day. The adviser said opening an account took 30 minutes. Our investigator didn't think Skipton had acted unreasonably here. She said if Mr F had any queries or needed more information it would have been unfair for Skipton to rush him through the application process. She noted Skipton had said Mr F could open the account online or by telephone too and she felt this was reasonable. Our investigator said that Skipton staff were available to take Mr F's calls and questions throughout the process, so she didn't think he'd suffered poor customer service. She said being put on hold during calls so staff could check information wasn't unfair or unreasonable.

Our investigator concluded by saying in terms of the way Skipton handled Mr F's complaints this wasn't something that she could look into. She pointed out complaints handling isn't a regulated activity and so this service can't consider it.

Mr F didn't accept this. He came back and asked specifically about the in branch incident. Mr F said he'd been falsely accused. Our investigator said the letter Skipton sent to Mr F on 15 January 2024 explained Skipton's position and she didn't think was unreasonable as it confirmed how it would expect all customers to be treated in line with its policies.

Mr F asked for his complaint to be passed to an ombudsman for a final 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.

Mr F has raised several issues starting with the change of the sort code. He said he didn't get a letter about the change.

Mr F then had issues when he wanted to open a new account in a branch which led to a flurry of telephone calls and complaints. Mr F said Skipton then wrote to him accusing him of shouting and being aggressive in branch and on the phone. Mr F requested the evidence of this from Skipton.

Mr F said it was only when he'd left the branch and got home that he noticed the application was asking for lots of information that Skipton already had on file. This included details such as name, address, and national insurance number. Mr F felt his time was being wasted and he'd have to go to the branch again which should have been unnecessary.

Mr F said that when he'd previously opened an account in branch it had taken 20 minutes. He felt the adviser in branch was dismissive and he doesn't want to go back into the branch as he found it demeaning and felt the staff were making him feel uncomfortable.

Mr F didn't think his complaints were properly investigated. He said he spent a long time on calls and his time was wasted as he was frequently placed on hold.

Mr F said he'd like Skipton to apologise and pay compensation. Mr F doesn't feel all the issues over the period had been addressed fairly.

Mr F referred to particular final response letters sent to him by Skipton.

Skipton said Mr F opened an Everyday Saver account on 15 October 2013 and the passbook was last updated 20 November 2020. It said Mr F hadn't been provided a new passbook and so the old sort code would still be shown in his passbook. But Skipton went on to note that Mr F had opened a Super Tracker on 6 August 2018 and a Special Edition Cash ISA Tracker on 4 April 2019 with a passbook. It said both of these gave Mr F the details of the new bank sort code. So as far as Skipton is concerned it made Mr F aware of the updated sort code through his new accounts.

Skipton said Mr F visited the branch at roughly 4.10pm on 11 December 2023 to open a new savings account but it told him this couldn't be done as the branch would close at 4.30pm. It said Mr F didn't agree. But Skipton said accounts were normally opened by appointment and it takes 30 minutes. It said a colleague needs to *"complete the application form with the customer, go through the terms and conditions of the savings product and play a video before the electronic identification check is completed and any funds paid into the account."* Skipton continued as Mr F then completed the application form in his own time and passed it to branch staff the following day *"there is no requirement to discuss the terms and conditions of the savings product you had chosen or play the video therefore the opening process is reduced to between 5 and 10 minutes."* It said the application form had certain regulatory

requirements and by signing customers are confirming they have read the terms and conditions, and the agreement and declaration sections.

Skipton concluded by saying a team manager and a branch manager discussed Mr F's issues with the service provided and didn't uphold his complaint.

In a later final response letter Skipton said it was *"confident that this matter has been handled in a professional manner."*

Skipton followed up via a letter from a regional manager further confirming staff are expected to treat all customers with *"courtesy and respect."* But it went on to say, *"We do though expect our customers to reciprocate and treat our staff with courtesy and respect."* Skipton talked about the duty it owes to customers and staff and said *"when you are shouting and being aggressive such behaviour is simply not acceptable I am also disappointed to learn thus is not the first occasion, we have seen such behaviour in branch and also experienced on the phone."* The letter concluded by stating it hoped the new year gave the opportunity for a *"fresh start."*

Skipton said the regional branch manager had no direct dealings with Mr F, but the letter was sent to him following concerns raised by colleagues after his visit to the branch. To support this Skipton provided notes regarding Mr F's visit to the branch. These notes said:

"Mr F came into branch yesterday to open an account at 4.10pm, I explained that we did not have enough time to open this today but invited him to come into my office and we could discuss options.

Mr F attitude turned aggressive at this point shouting he came in at this time last time and was able to open the account.

I wanted to check if a product change was done last time so I again asked him to come into my office while I check what account he was looking to open.

Mr F would not give me his details and when I explained the reason, we could not open a new account today was due to the time he had came into branch, but I gave option to either complete a postal application, online or by phone as well as arranging a face to face appt. Mr F told me to stop repeating myself and then waved his hand at me telling me he did not wish to talk to me and asked to speak with my manager.

When I left the room Mr F shouted that I shook my head and laughed in his face. My manager checked CCTV which showed no evidence of this.

Passed Mr on to my manager to speak with."

Skipton followed up with notes from the adviser's manager. These said:

"Customer was passed to me by my colleague "L" - he did not wish to deal with L as he felt she was just dismissing his request to open a new account. Customer came into branch at 410pm looking to open a new account and it was clearly explained that this was not possible. He was offered all the alternative options in which he could open the account including coming back for an appointment. Customer still didn't accept this and wished to speak with me. I have given Mr F a manual application form and explained the process which must be followed for opening a new account. He stated he thinks all the regulation is over the top. Mr F also feels that L was being dismissive however I have checked the CCTV and can clearly see L calmly explaining all the alternative options. No complaint as I can see

customer has already contacted Head Office. Mr F stated he did not wish me to investigate the complaint.”

I can understand Mr F’s frustration regarding the sort code. But Skipton has provided details that show Mr F would have received the updated sort code when he opened his new accounts. These new accounts would have provided the new sort code along with the new account numbers and updated terms and conditions. So, I think he did have the new sort code in his possession, and I can’t say that Skipton acted unreasonably on this point.

In terms of the time, it would take to open a new account and asking Mr F to complete information Skipton already had on record there’s nothing in the evidence to suggest to me that Skipton acted unreasonably or unfairly here. I think it’s standard for building societies to ask for a new application to be completed in full when a new account is being opened. And based on the details about the length of time it would take to open an account I’ve no reason to doubt either party. Mr F said on a previous occasion it had only taken 20 minutes, but Skipton said it now took 30 minutes. Skipton pointed out these new accounts were often opened by an appointment and that wasn’t the case here. It also gave Mr F the other options of ways he could open an account online, by post, or by phone. So, I don’t think Skipton acted unfairly or unreasonably here.

It’s notable that after Mr F complained in branch, he then called customer service after leaving the branch to further complain and said he did so again the next day. This does suggest there was some tension around that branch visit and that Mr F was unhappy and upset. Skipton have provided the notes from the visit, the manager reviewed the footage when Mr F asked them to, and the branch escalated the matter to the regional manager due to the notes recorded. Although I accept Mr F sees the visit very differently there’s nothing within the notes to suggest that Mr F’s issues weren’t taken seriously and considered by the branch staff and the manager. Based on this evidence I can’t say that Skipton acted unfairly or unreasonably in its treatment of Mr F. Mr F has mentioned the branch CCTV, but I accept this is only held for a short period of time in the branch and doesn’t have sound, so it isn’t available.

It does appear there have been lots of complaints made over a period of time by Mr F. And he’s unhappy with how these have been handled. But unfortunately, complaints handling isn’t a regulated activity. So, I’m unable to make any findings regarding the complaint handling points Mr F has raised.

My final decision

I don’t uphold this complaint.

I make no award against Skipton Building Society.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr F to accept or reject my decision before 18 October 2024.

John Quinlan
Ombudsman