

The complaint

Miss B makes a number of complaints about Yorkshire Building Society following an unnecessary branch visit.

What happened

Miss B went to a Yorkshire Building Society (YBS) branch with identification as requested by it. But the account had been opened without the identification being needed and so the visit was unnecessary. Miss B says she then spent an hour speaking to a YBS manager and in summary complains about how her complaint was then dealt with, as a new complaint was not raised. She says she made numerous telephone calls to YBS and was lied to by its staff. She also says she didn't receive promised call backs and YBS's actions caused distress as well as inconvenience. Miss B would like further compensation.

YBS accepts Miss B's complaint and has apologised. It has paid £150 compensation and in summary accepts that it didn't deal appropriately with Miss B or her complaint.

Miss B brought her complaint to us, and our investigator thought the compensation was fair and reasonable. The investigator didn't think there any evidence of financial loss to Miss B and accepted YBS ought to have dealt with this complaint more appropriately. The investigator thought the YBS member of staff made a mistake.

Miss B doesn't accept that view.

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 have come to the overall view that YBS has acted fairly by apologising for a series of mistakes and by paying an appropriate compensation amount.

There is no dispute here that YBS made a series of mistakes which required Miss B to make an unnecessary visit to a YBS branch and resulted in her making numerous telephone calls to YBS. I appreciate Miss B has set out about 12 complaints about what took place, but I have considered the complaint overall. I also make clear that I am satisfied that some of the complaints relate to what we call complaint handling which is not a regulated activity and so not a complaint area we can consider.

I have no doubt Miss B was caused inconvenience in attending the branch in circumstances where she didn't need to, and I accept she was caused further inconvenience in speaking to the YBS manager. I accept the inconvenience continued as a complaint was not raised and that numerous telephone calls were made and promised call backs were not received. But I am also satisfied that YBS has fairly apologised for its mistakes and that I have not seen any evidence of Miss B being caused any financial loss as a result of what took place.

So, the only real decision for me to make is to consider the compensation level. I have set

out that no financial loss was incurred by Miss B that I have seen evidence of and that the account was opened. Overall, I am satisfied that YBS's compensation offer of £150 is fair and reasonable and fairly reflects the circumstances of this complaint. I also find that award is in line with the type of awards we would have directed for this type of complaint.

We are not YBS's regulator and so it's not our role to punish it for what took place. I find this now brings an end to what we in trying to resolve this complaint informally can do.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss B to accept or reject my decision before 25 November 2024.

David Singh
Ombudsman