

The complaint

Mr N complains that the Kroo Bank Ltd app did not update its display and that the bank's customer service was lacking.

What happened

Mr N says:

1. A banner about choosing a tree planting project still appeared on his app when he was told that after 60 days without a response it would be assumed Mr N had decided to split the trees and the banner would disappear;
2. He had to repeatedly ask for the latest app version to ensure his device was updated;
3. There was no indication that the app needed updating;
4. Advisors should read the chat history before asking how they can help;
5. Information surrounding the closing down of chats and resulting customer surveys should be made clearer.

Kroo says:

1. Mr N's app did not automatically update, but once this was done the issue resolved;
2. Mr N was initially told there was an update, rather than the latest version number, but there was no banking error;
3. It was unsure why the required update was not visible to Mr N, but it may be an issue with the device provider;
4. It took on board this point and understood Mr N's frustration, for which it apologised;
5. The wording has not been reported by other customers and was not intended to cause confusion. It will consider the feedback to help improve its services.

Mr N responded, in turn, to say:

1. The issue was still prevalent after the app had updated. It was only when Kroo asked for a screenshot and the device model and system that the issue was then fixed;
2. Customer service is also investigated as part of a complaint, not just banking errors;
3. Became a moot point, as the app update was not the resolution;
4. Staff should be able to see Chat Bot interactions and be able to assist accordingly;
5. He cannot agree that just because the issue was not reported by other customers, it becomes inconsequential, nor can feedback to appropriate departments result in a complaint point not being upheld.

Mr N added that his request to raise a complaint was not immediately acknowledged and instead he was asked to reiterate his complaint points via e-mail or chat. He said this was not addressed by Kroo in its investigation.

Kroo acknowledged that Mr N had originally requested £30 compensation as a resolution to his complaint and, to reflect the extra time he had taken to follow up with this service, it offered him a £50 settlement.

Our investigator considered Kroo's offer to be fair in all the circumstances of Mr N's complaint.

Mr N responded to say, in summary, that, although he accepted the compensation offered, he was not satisfied Kroo was in a position to learn and grow from its oversights and shortcomings. Mr N clarified that:

1. The banner did not specify he had 60 days in which to decide where to plant the trees – this was information he received after contacting customer support where he was also told the button would be removed after this time;
2. He should not have been asked for his complaint points again when they had already been made clear;
3. Communications could have been clearer especially with respect to the requested app version number and the automatic email containing the chat transcript;
4. Kroo has not acknowledged that questions addressed to a chat bot should be made available to the customer service agent to which the chat is subsequently referred;
 - Mr N then clarified that it was evident the customer service agent could, in fact, see prior questions and that the issue was that Kroo had not identified this oversight from the staff member.

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.

As Mr N agreed to the £50 compensation offered by Kroo, I won't consider that further here.

However, I have considered whether Kroo needs to do anything else in the context of this complaint and I'm satisfied that it does not:

- Kroo addressed Mr N's initial issue with the banner still appearing after 60 days;
- I accept Mr N had to ask for the version number more than once, but I find it was a reasonable initial response to advise Mr N that there had been a recent update;
- It's been established that the chat history is available to advisors – I acknowledge Mr N has suggested the ombudsman might want to enquire with Kroo the format in which this is made available, but I don't consider this is necessary:
 - It is sufficient that the history is available;
 - Even if the format could be improved, this is not something the ombudsman service would get involved with;
- Mr N has confirmed that chats can be closed down in different ways and that the script is always emailed. Although the wording could be clearer in some instances, this is, again, not something this service would instruct Kroo to change;

- Although I can see that an agent asked Mr N to reiterate his complaint points after he first requested to raise a complaint, this was addressed within the chat at the time and is not necessarily indicative of a systemic issue;

So, although I recognise that Mr N has been inconvenienced by a number of issues, I don't find Kroo needs to do anything further and I find the compensation offered addresses the, mainly, communication shortfalls.

My final decision

My decision is that Kroo Bank Ltd should pay Mr N £50 as it has agreed to do.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 28 October 2024.

Amanda Williams
Ombudsman