

## **The complaint**

Mr B is unhappy with the customer service he received from Aldermore Bank Plc.

## **What happened**

Mr B said when he originally opened his account it was a telephone service, but later Aldermore changed it to an online account. Mr B thinks something in the Aldermore system changed his security answers meaning when he calls Aldermore tell him personal details noted for security have been answered wrongly.

Mr B said he wasn't offered a different security question when he got one question wrong. And when he asked for statements, he was given the impression he was asking for too much. Mr B said he was treated poorly during calls, disrespectfully, and the customer service was lacking throughout his experience. Aldermore accepted it should have done better and offered Mr B £50 compensation for his distress and inconvenience. Mr B didn't accept this, he didn't think it was enough. Aldermore asked him how much he thought it should be, but he declined to offer a figure. Aldermore considered the complaint further and sent Mr B a final response letter offering him £75.

Mr B remained unhappy with this and brought his complaint to this service.

Our investigator didn't uphold the complaint. He noted that Aldermore accepted the correct security process hadn't been followed on call one. He accepted Aldermore's position that a different question should have been asked, a call back from a manager should have been arranged, and the call should have ended better too. On call two security wasn't an issue but the adviser confirmed the requested statements would be sent to Mr B on this occasion as he didn't have printing facilities available. Our investigator felt that was reasonable. In terms of the compensation offer of £75 he said that fairly reflected the level of distress and inconvenience Mr B suffered.

Mr B didn't accept this and 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.

I think firstly as it is the central part of Mr B's complaint, I should note some of the detail of the calls he made.

Mr B felt that call one was very poorly handled. He was told he had failed the security question and because of that he could only get a certain amount of information from the adviser. Mr B pressed the adviser that he had completed the security while the adviser said he would like to help put the security right. The adviser said neither of the answers given by Mr B were correct. Mr B confirmed some payments he had recently made and other details of his own name which he said the adviser hadn't asked him and Mr B asked the adviser to

ask other security questions. Mr B confirmed he was offended by the adviser not accepting his answers and that he was unhappy. Mr B said he wanted to speak to a manager. The adviser again suggested trying to resolve the security question issue, but Mr B again said he wanted to speak to a manager.

The adviser said the answer would be the same from his colleagues or manager. Mr B pointed out that he had asked to speak to a manager already on a couple of occasions and that he would complain in writing as he felt his wish to speak to a manager was being denied. The adviser said Mr B could log in and send a secure message, but Mr B said he would rather just speak to a manager. Mr B said he felt he was being refused his right to speak to a manager. The adviser said his colleagues would have the same issues due to the security question not being passed. The adviser maintained he could do no more, that the call was going around in circles, he apologised and terminated the call.

In the second call the adviser had the same problem with the security question but asked Mr B a different, further security question and continued to deal with Mr B's query. After dates were discussed, the adviser agreed as a one off to get the statement records Mr B requested sent to him. Mr B reiterated that he didn't request these often and asked about speaking to the complaints department. The adviser confirmed she could set up a complaint for Mr B there and then. Mr B asked if he could use the email address. The adviser said yes and explained the time scales around the complaint process. Mr B also asked how he could sort out the security questions and the adviser confirmed the requirements.

Mr B emailed his complaint and made it clear that he's a vulnerable person with multiple serious health issues. He confirmed he needed to get copies of the bank statements as his local council benefits department had asked him too. He said he didn't need this behaviour from Aldermore staff.

Mr B said he didn't like the tone of the adviser in his first call, he said the adviser was off with him and sometimes rude. He said this concluded with the ultimate rudeness when the adviser put the phone down on him. Mr B said the adviser was incredibly impertinent, this was bad customer service and completely unsatisfactory.

Mr B said regarding the first call he never did get a call back from a manager.

Mr B said during the second call Aldermore were again rude.

Mr B said he was offended by what Aldermore complaints department were implying during his conversation with it.

Mr B said he had to ask Aldermore three times for a leaflet on how it deals with complaints. He said he only got the leaflet at the end of the process rather than at the beginning.

In an attempt to resolve the complaint Aldermore rang Mr B. Aldermore accepted that the service Mr B received wasn't up to the usual standards it would expect. It discussed what had happened, apologised, and offered Mr B £50 as a resolution. As Mr B didn't accept it Aldermore looked again at the complaint and issued a final response. In the final response Aldermore again accepted Mr B had suffered poor service and apologised. It also offered £75 in recognition of the distress and inconvenience caused.

It said it was disappointed the first call adviser didn't ask an alternative security question. It confirmed this would have allowed Mr B to pass security. It also said the adviser should have explained the situation more clearly, also that a manager wasn't available at that time, and outline options such as a manager call back. Aldermore confirmed the adviser had received feedback to ensure this doesn't happen again.

Regarding call two Aldermore accepted the adviser could have handled the call better. But it maintained its position that as an online bank it expects customers to print off statements online. It said this was why the adviser used the phrase that it would be done “as a one off” but it felt this could have been explained better to Mr B.

In relation to Mr B’s medical conditions Aldermore said *“we want to ensure that we are delivering the best possible accessible service, and so would like to ask if there is anything we can do to better support you in the management of your account in the future. If you would like, we can arrange for your account to be switched to a postal account, meaning that you would no longer have to manage your account online, and could do so via telephone and written letter. For this to happen we will need your verbal or written consent via signed and dated letter We cannot take such instructions via email.”*

To be clear I’m not going to go into detail on every point raised as part of Mr B’s complaint. I’ve read all the evidence and listened to all the calls, so I have an understanding of all aspects of the complaint and everything Mr B has raised. But I’m not going to go through each point again already raised and noted above.

It’s clear that mistakes were made. And that has been accepted by Aldermore with the two offers made by it to put the issue right. The first offer was for £50, and the second offer was for £75. I also note that it did ask Mr B during the complaint conversation what amount he thought would be fair, but Mr B didn’t suggest an amount. I think the £75 offer made is fair and reasonable in the circumstances of this complaint.

Aldermore has apologised for the service received by Mr B and how Mr B perceived the call handler’s tone. It has also confirmed that feedback has been provided to the adviser involved. I think that’s fair and reasonable.

Aldermore offered other ways to Mr B if he would like to use his account through different options - such as postally. I think that was a helpful suggestion just in case it might suit Mr B better in the future. It offers him some other options.

Mr B has also raised issues about how his complaint was handled. But complaint handling isn’t a regulated activity so I can’t make a finding on the points about the call and the leaflet.

### **My final decision**

I don’t uphold this complaint.

I make no further award against Aldermore Bank Plc.

Under the rules of the Financial Ombudsman Service, I’m required to ask Mr B to accept or reject my decision before 6 December 2024.

John Quinlan  
**Ombudsman**