

The complaint

Mr E complains Starling Bank Limited ignored his communication preferences when he asked for a copy of a chat transcript to be sent to him and that he still hasn't received what he asked for.

What happened

Mr E is a sole trader and has an account with Starling.

Mr E contacted Starling using its in-app chat on 10 May 2024 asking for the name on his account to be changed. The member of staff initially misunderstood what Mr E was asking – not realising that he wanted to change a trading name – but Starling says they quickly realised their mistake. Mr E says he asked for a copy of the chat transcript for his records saying that the app didn't give him the option of downloading it or taking a screenshot.

Mr E says he ended up complaining about Starling's response to his request for a transcript. He says Starling didn't email him the transcript, nor did Starling email him its response to his complaint. He says when he was sent links to access a copy of the transcript but that he couldn't do so because Starling didn't send codes to his mobile phone that it said it would. Having looked into Mr E's complaint, Starling said that it had sent him a transcript on a number of occasions and had offered to call him to give him the code he'd need to access it. Starling also said that it had been able to change the name on the account as requested.

Mr E was unhappy with Starling's response and so complained to our service.

One of our investigators looked into Mr E's complaint and said that Starling had sent him a copy of the transcript on several occasions and had offered to call him to give him the code he'd need to access it. In the circumstances, they didn't think Starling needed to do more and didn't recommend that this complaint be upheld. Mr E said he had no record of speaking to Starling about giving him a call and that he still hasn't received the documentation he asked for. He asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, referred to me.

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've seen a copy of the chat between Starling and Mr E on 10 May 2024 that is at the root of this complaint. In it, I can see that Mr E said he needed to change the name on his account. Starling has accepted that its agent initially misunderstood Mr E's request – they said that Starling would need a deed poll, marriage certification or a decree absolute. The agent, however, quickly realised their mistake, and realised that Mr E was talking about changing the trading name on the account. At that point, the agent asked appropriate questions and ultimately this led to the name on the account being changed.

I can see that Mr E asked for a copy of the chat transcript for his records. Evidently he did so because he was unable to screenshot it or copy and paste it. Again, the agent didn't get the right answer straightaway, but he did ultimately say that it could be sent to Mr E by email. And he asked if that was okay. I can see Mr E replied "yes, please" and then wanted to know when he could expect to receive the transcript. The agent couldn't be certain but recommended Mr E get back in touch if he hadn't heard by 15 May 2024.

I can see the Mr E messaged Starling on 15 May 2024 to say that he wasn't able to access a link that Starling had sent him as Starling wasn't sending the code he needed to do so to his mobile phone. Starling suggested Mr E called which he said he couldn't do as he had a pay as you go mobile phone. I can see that Mr E messaged Starling the following day to say he still couldn't access the link and to ask for the problem to be fixed. I can see that Mr E complained about the lack of progress on 17 May 2024. The following day, I can see that Starling messaged Mr E offering to call him and provide the code that way. I can see the name change was completed on 12 June 2024 – part of the delay was down to Starling waiting for information from Mr E.

I can understand why Mr E wanted a transcript of the conversation he had with Starling's agent on 10 May 2024 for his records. And that it must have been frustrating that he couldn't simply download it himself, screenshot the conversation or copy and paste it. I also accept that the conversation would have been frustrating as the agent didn't always get things right first time. I am, however, satisfied that Starling sent a link to the transcript to Mr E and that he emailed Starling to say that he was having problems accessing the link. The problem he was having was that he wasn't receiving the SMS messages Starling says it was sending him with the password he needed to access the link. But I'm satisfied that Starling suggested a workaround, which was that it would call Mr E and provide the password over the phone.

Given everything I've said, I agree that getting a transcript of his conversation with Starling on 10 May 2024 hasn't been as straightforward as it should have been, but I don't think I can say Starling should be compensating Mr E for this as the workarounds it suggested were fair. In other words, I agree that this complaint shouldn't be upheld. I have, in the meantime, arranged for a copy of the transcript to be emailed to Mr E for his records.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr E to accept or reject my decision before 25 February 2025.

Nicolas Atkinson
Ombudsman