

The complaint

Miss P is unhappy that Skipton Building Society (“SBS”) wouldn’t update her grandchild’s passbook and return it to her when she took it into branch.

What happened

Miss P went into an SBS branch and asked them to update the account passbook for an account held by her adult grandchild. But SBS wouldn’t update the passbook as Miss P wanted – which included that SBS should give the passbook back to her after updating it. Miss P wasn’t happy about this, so she raised a complaint.

SBS responded to Miss P and explained that, while they could update the passbook, their policy when a third-party such as Miss P requested the update was that they wouldn’t return the passbook to the third-party but would instead post the updated passbook to the named account holder. Miss P wasn’t satisfied with SBS’s response, so she referred her complaint to this service.

One of our investigators looked at this complaint. But they didn’t feel SBS were acting unfairly by following the policy they’d explained to Miss P and so didn’t uphold the complaint. Miss P disagreed, and so the matter was escalated 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.

Having done so, I’d like to begin by confirming that this service isn’t a regulatory body or a Court of Law and doesn’t operate as such. Instead, this service is an informal, impartial dispute resolution service. And while we do take relevant law and regulation into account when arriving at our decisions, our remit is focussed on determining whether we feel a fair or unfair outcome has occurred – from an impartial perspective, after taking all the factors and circumstances of a complaint into consideration.

I also note that Miss P has provided several detailed submissions to this service regarding her complaint. I’d like to thank Miss P for these submissions, and I hope that she doesn’t consider it a discourtesy that I won’t be responding in similar detail here. Instead, I’ve focussed on what I consider to be the key aspects of this complaint, in line with this service’s role as an informal dispute resolution service.

This means that if Miss P notes that I haven’t addressed a specific point that she’s raised, it shouldn’t be taken from this that I haven’t considered that point – I can confirm that I’ve read and considered all the submissions provided by both Miss P and SBS. Rather, it should be taken that I have considered that point but that I don’t feel it necessary to address it directly in this letter to arrive at what I consider to be a fair resolution to this complaint.

Miss P is unhappy that SBS wouldn’t update her adult grandchild’s passbook and return the updated passbook to her. But SBS have explained that where a third-party asks for a

passbook for an adult account holder to be updated, they will update that passbook, but that their policy is to then post that updated passbook to the adult account holder's address.

SBS have explained that they have this policy in place to ensure that no unauthorised third-party has access to an account holder's up-to-date transactions and account balance. And they've also explained that by posting the passbook back to the account holder, SBS ensure that the account holder is aware that a third-party has access to the passbook. All of which seems reasonable to me.

Ultimately, it's for SBS to set their policies in this regard. And I don't feel that by insisting that their policy on this matter be followed that SBS have treated Miss P unfairly. One reason for this is that Miss P's grandchild is an adult, and Miss P is effectively an unauthorised third-party in regard to the account.

Miss P has noted that she should be an authorised third-party on the accounts and complains that SBS haven't actioned the requests that her grandchild made in this regard. But this aspect of Miss P's dissatisfaction doesn't appear to have been raised by Miss P or her grandchild with SBS. And this service can only consider points of complaint that have previously been raised with a respondent business and which that business has therefore had the formal opportunity to consider and respond to.

As such, if Miss P or her grandchild are unhappy that Miss P isn't considered as being an authorised third-party on the account, I can only refer Miss P and her grandchild to SBS to raise this issue with them as a formal complaint. And after SBS have had the opportunity to consider and respond to that point of complaint, it may be the case that Miss P or her grandchild have the right to refer that point of complaint to this service, should they wish to do so at that time.

All of which means that I won't be upholding this complaint or instructing SBS to take any further or alternative action here. This is because I'm satisfied that SBS haven't acted unfairly towards Miss P by refusing to return the updated passbooks to her, and also that it's for SBS to set their policy and protocols in regard to this matter.

I realise this won't be the outcome that Miss P was wanting. But I hope that she'll understand, given all that I've explained, why I've made the final decision that I have.

My final decision

My final decision is that I do not uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 19 February 2025.

Paul Cooper
Ombudsman