

The complaint

Mr P is unhappy that Skipton Building Society ("SBS") wouldn't update his grandchildren's passbooks when he took them into branch.

What happened

Mr P went into an SBS branch and asked them to update the account passbooks for accounts held by his adult grandchildren. But SBS wouldn't update the passbooks as Mr P wanted – which included that SBS should give the passbooks back to Mr P after updating them. Mr P wasn't happy about this, so he raised a complaint.

SBS responded to Mr P and explained that, while they could update the passbooks, their policy when a third-party such as Mr P requested the update was that they wouldn't return a passbook to the third-party but would instead post any updated passbooks to the named account holders. Mr P wasn't satisfied with SBS's response, so he referred his 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 Mr P and so didn't uphold the complaint. Mr 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 Mr P has provided several detailed submissions to this service regarding his complaint. I'd like to thank Mr P for these submissions, and I hope that he 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 Mr P notes that I haven't addressed a specific point that he'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 Mr 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.

Mr P is unhappy that SBS wouldn't update his adult grandchildren's passbooks and return the updated passbooks to him. 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 Mr P unfairly. One reason for this is that Mr P's grandchildren are adults, and Mr P is effectively an unauthorised third-party in regard to the accounts.

Mr P has noted that he should be an authorised third-party on the accounts and complains that SBS haven't actioned the requests that his grandchildren made in this regard. But this aspect of Mr P's dissatisfaction doesn't appear to have been raised by Mr P or his grandchildren 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 Mr P or his grandchildren are unhappy that Mr P isn't considered as being an authorised third-party on the accounts, I can only refer Mr P and his grandchildren 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 Mr P or his grandchildren have the right to refer that point of complaint to this service, should they wish to do so at that time.

Finally, Mr P notes that SBS have previously updated some of his adult grandchildren's passbooks and returned them to him, in contravention of their stated policy. But SBS have explained that they updated their policy on this matter in 2022. And if it were the case that SBS had mistakenly allowed Mr P to receive back an updated passbook at any time, then that doesn't mean that SBS would be expected to repeat that mistake.

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 Mr P by refusing to return the updated passbooks to him, 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 Mr P was wanting. But I hope that he'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 Mr P to accept or reject my decision before 19 February 2025.

Paul Cooper
Ombudsman