

The complaint

Mr G and Ms S complained about the service provided by National Westminster Bank Plc trading as Ulster Bank (Ulster Bank) when they opened a joint savings account.

What happened

Mr G and Ms S wanted to open a joint account with Ulster Bank. Mr G was advised to open a sole account first and then add his wife. They had a number of difficulties doing this, including problems uploading valid proof of their ID and a number of issues communicating with Ulster Bank, not only via its online chatbot but also accessing its complaints team.

Ulster Bank apologised and accepted it had provided a poor service experience. It said some of the images of the ID Mr G and Ms S had provided were either too small or not clear enough, which is why they'd had problems uploading their ID. But it accepted its communication, particularly through the chatbot, had caused some confusion. It confirmed that Ms S had been added to the joint account and acknowledged that had taken longer than it should have done. Ulster Bank initially offered £100 compensation in October 2024 and then increased that later the same month by another £100.

Mr G and Ms S continued to raise their concerns when they had difficulties changing the name of their account. Ulster Bank provided another response in November 2024. It said the problems they'd had changing the name of the account was because they'd not followed the correct process. But it apologised again for the problems they'd had using its chatbot. And provided a further £100 for the trouble and upset caused.

Our investigator didn't think Ulster Bank needed to do anything more. She recognised they'd faced frustration and delays due to the poor customer service provided. But she thought a total of £300 was sufficient for the inconvenience and delay experienced.

Mr G and Ms S disagreed. They said they'd only received two payments of £100, not three. They repeated some of their concerns about the way the chatbot operated. And questioned Ulster Bank's claim about the ID being too small and/or unclear. Because they didn't agree with our investigator's outcome, the complaint has been passed to me 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.

There's no doubt Mr G and Ms S didn't receive a good service from Ulster Bank. It accepted that, apologised and paid them a total of £300. Is that enough? On balance, I think it is. Let me explain why.

Mr G and Ms S experienced a number of problems setting up their joint account. They initially had problems uploading their ID and then more problems changing the name of the account once it was opened. They then had difficulties with the chatbot when they tried to resolve things. The chatbot timed out, they had to give the same information on several

occasions and they said it couldn't respond to straightforward questions. Mr G and Ms S felt the chatbot should have performed better and Ulster Bank should have done more to support them.

I note that Ulster Bank said it had been unable to fully establish what had gone wrong and why it had taken so long to add Ms S to the account. But it said the initial difficulties Mr G and Ms S had uploading their ID was because there was a problem with the size of the image in one instance and with the quality of the image for another. Mr G and Ms S doubt this was the case as they've never had any problems with other services in the past. But Ulster Bank has provided evidence of why the IDs were rejected, which supports what it has said. So, I think it was reasonable for Ulster Bank not to uphold this element of their complaint.

Ulster Bank also explained why Mr G and Ms S had problems changing the name of their account. They said that should be done using the biometrics in the mobile app. But they had tried doing it using online banking, which was why they had difficulties. Ulster Bank said no bank error had occurred and, again, I think that was a reasonable response based on the evidence I've seen.

Ulster Bank upheld Mr G and Ms S's complaint about the chatbot. It accepted the chatbot had caused some confusion and inconvenience. It explained why it used the chatbot, essentially so that it could respond to more queries from its customers. It said the chatbot is still in its initial stages of development and Ulster Bank was continuously working on improving the service it provided.

I recognise that Mr G and Ms S would like Ulster Bank to improve the service it provides, through its chatbot and its other interaction with its customers. But it's not my role to tell Ulster Bank how to operate or how to run its business. I can only look at how Ulster Bank has treated Mr G and Ms S. Did Ulster Bank make any errors or provide a poor service and, if so, has it done enough to put matters right? It's clear Mr G and Ms S didn't have a good experience. That has caused frustration and inconvenience, and it's delayed the setting up of their account. But Ulster Bank has acknowledged it provided a poor service, it provided some explanation for that, and it offered them a total of £300 in compensation. On balance, and having carefully considered all the evidence available, I'm satisfied that's a fair and reasonable way to resolve this matter. I don't think it needs to do anything more.

I note that Mr G and Ms S say they've only received £200 in compensation. The evidence I've seen shows that Ulster Bank has offered to pay them a total of £300. So, that's what I expect them to pay.

My final decision

National Westminster Bank Plc trading as Ulster Bank has already made an offer to pay Mr G and Ms S a total of £300 to settle the complaint and I think this offer is fair in all the circumstances.

So, my decision is that National Westminster Bank Plc trading as Ulster Bank should pay £300 if it has not done so already.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G and Ms S to accept or reject my decision before 27 February 2025.

Richard Walker
Ombudsman