

## **The complaint**

Mr V has complained about difficulties he faced when trying to activate his online profile with Principality Building Society (PBS).

Mr V is also unhappy that due to the difficulties he faced, this affected his ability to pay money into his PBS account.

## **What happened**

On 11 July 2024 Mr V registered to set up access to PBS' online account portal, so that he could access his savings account online. To complete this process PBS sent an activation code to Mr V by mail on the same day.

Once the new activation code was sent to Mr V, he says he was then unable to log in to his account at all as he was only presented with an error page. Because of the difficulties Mr V faced, he called PBS and asked for help to resolve the IT issue he was facing. As PBS were unable to resolve matters for Mr V, a complaint was raised for him.

PBS issued its final response to the complaint on 20 August 2024 and did not uphold Mr V's complaint, but did offer to pay him £25 as a gesture of goodwill for the difficulties he faced – which PBS did subsequently pay to Mr V.

After issuing its final response, PBS contacted Mr V on 21 August 2024 and asked that he provide documents to verify his name and address. Mr V subsequently provided the requested information on 29 August 2024.

As Mr V remained unhappy with how PBS responded to his complaint, he referred his complaint to this service.

One of our investigators assessed the complaint and they ultimately didn't uphold the complaint. They concluded that some of the difficulties that Mr V faced were due to his confusion of the processes he needed to follow, rather than PBS giving him wrong information. They were also satisfied that, the evidence provided from PBS' systems indicated that Mr V had clicked on a button to reset his account, and then tried to log in using the invalid activation code. They also concluded that PBS had tried to resolve matters for Mr V, but because he didn't apply for a reactivation code a third time - despite PBS and the investigator repeatedly asking that he do so – this resulted in him still being unable to access his online profile.

Mr V didn't accept the investigator's assessment, so the matter was referred for an ombudsman's 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 considered everything that has been said and provided, I don't uphold this complaint. I will explain why.

Firstly, I note that Mr V's complaint concerns his inability to activate his PBS online profile. However, both PBS and the investigator have explained that Mr V's account was unaffected and he was still able to use the account, and pay money in as and when he wanted to. It was just the case that, without having an active online profile, he wouldn't be able to view the account online. So, apart from it being more inconvenient than accessing his account online, Mr V's ability to pay money into his account has not been affected and I can see that he did pay money into it during the issues he faced in setting up an online profile.

Turning now to the issue of Mr V being unable to log in, I understand Mr V tried to access his account on 17 July 2024, but had trouble doing so. Because of this, at 1.44am on 17 July 2024, Mr V reset his security credentials. As a result of Mr V doing this, the previous activation code became invalid, and another one was posted out to Mr V. Mr V then attempted to log in to his account again at 1.47am. However, he was unable to do so because he'd only just reset his account and the activation code he had at that point was no longer valid. So from everything I have seen, it does seem to be the case that Mr V was unable to log in to his account on 17 July 2024 because - whether on purpose or inadvertently - he'd clicked a button to reset his account, rather than because there was an error with PBS's system.

I understand that after this, Mr V says that when he went to activate his account again, he was then not given the option to enter an activation code. I can see that following this, PBS engaged with Mr V to get to the bottom of why he was not being presented with the option of entering a code. Due to the technical nature of Mr V's issue, and given that it wasn't clear to PBS whether it was an issue with its systems, Mr V's devices or something that Mr V was doing, I appreciate that troubleshooting such an issue can take a bit of back and forth and trial and error.

However, the upshot of PBS's investigation into matters was that, to find a solution to Mr V's technical issues, it asked Mr V to reset his online profile again. PBS explained that doing so would then generate a new activation code and that should resolve the issue. But it said if Mr V did that and it didn't resolve matters, then Mr V should get back in contact with PBS once that option had been tried.

However, for reasons that are not clear to me, Mr V didn't attempt to reset his online profile - despite PBS and the investigator repeatedly asking that he do so. Based on what Mr V has said, I recognise that after 17 July 2024, it's possible that there may've been a glitch with PBS's systems. For example, Mr V says he'd tried entering the activation code on different devices, but faced the same issue. However, as Mr V did not reset his online profile to attempt to rectify matters, it's difficult for me to say what was causing the issue. In my view, Mr V not following the steps laid out by PBS when it was trying to help him, makes me think that Mr V has greatly contributed to the difficulties and frustration he has faced in this matter. And ultimately, his refusal to co-operate prevented PBS from finding a solution for him. Of course, Mr V is free to not follow the steps that PBS asked him to take - that is his choice. But equally, I don't think it is appropriate to make PBS pay him compensation, if he was unwilling to co-operate with PBS's attempts to resolve his technical difficulties.

Having said the above, I can see that, in the lead up to PBS's suggestion that Mr V reset his online profile (again), he did exchange a number of emails and was on the phone to PBS for a while. So I recognise that this matter would've been frustrating for him. I note that PBS paid Mr V £25 for the inconvenience caused to him. Overall, given that I can't even be sure if

the technical difficulties were actually caused by PBS, I think this is reasonable compensation for the distress and inconvenience that Mr V faced.

In amongst Mr V's technical issues in setting up his PBS online profile, I understand that PBS asked Mr V to provide ID. Whilst the timing of this request may've been unfortunate for Mr V, such requests are fairly common and are needed to ensure that financial businesses comply with the rules and regulations that they are bound by. In this case, I understand that Mr V provided a copy of his ID on 29 August 2024 and that resolved matters (regarding PBS needing to see a copy of Mr V's ID on file). So I've not seen anything in relation to PBS's request for Mr V to provide ID that was unfair or unreasonable.

So overall, although I recognise that Mr V faced difficulties in setting up his online profile with PBS, his ability to use his account (and therefore his ability to earn interest) was unaffected by this. I can see that Mr V was able to pay money into his account, despite not being able to see his account balance online. In terms of the technical difficulties Mr V faced, there is evidence to suggest that, on at least one occasion, Mr V was unable to set his profile up as he'd attempted to enter an activation code that he'd rendered invalid by selecting to reset his online profile. I accept that Mr V did then go on to face further issues, whereby he wasn't even given the option to enter an activation code. However, I can see that PBS tried to assist Mr V by asking that he reset his online profile once again, and then it would provide further assistance should that not work. But because Mr V chose not to do that, I don't think it would be appropriate to say that PBS should pay Mr V any more compensation for this matter than it already has.

### **My final decision**

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr V to accept or reject my decision before 21 April 2025.

Thomas White  
**Ombudsman**