

## **The complaint**

Mr S has complained that Starling Bank Limited (“Starling”) failed to provide him with a copy of a letter when he asked for one to be sent to him. Mr S says that the staff members who dealt with his request were rude.

## **What happened**

Mr S contacted Starling to ask for two copies of final response letters to be sent to him. Mr S says he didn’t receive one of the final responses, so had to chase Starling for it to be sent to him. Mr S says that the members of staff he spoke to were rude to him.

After Mr S referred his complaint to this service, Starling contacted this service and explained that it was willing to uphold Mr S’s complaint and offered him £30, for failing to send him one of the final responses when he asked for a copy to be sent to him.

One of our investigators assessed the complaint and they concluded that what Starling had offered was reasonable in the circumstances, and so they didn’t think that Starling needed to do anything further than that.

As Mr S didn’t accept the investigator’s assessment, 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 reviewed everything, I uphold this complaint and I think that the £30 compensation offered by Starling is reasonable. I will explain why.

I understand that Mr S had previously raised complaints about Starling. He then contacted Starling in October 2024 and after discussing his previous complaints, asked that Starling emails and posts him copies of the two final response letters about his previous complaints. It was explained to Mr S that as Starling needed Mr S to provide proof of his address, it would only be able to email the copies of the letters to him. Starling did respond to Mr S’s request, but unfortunately, only one of the two final responses was emailed to him.

In the circumstances, I can see why this would’ve been frustrating for Mr S. Having listened to Mr S’s conversations with Starling on 17 October 2024 and his call on 18 October 2024, I don’t think the members of staff were rude to him. The staff members were calm and professional when speaking with Mr S, despite Mr S clearly becoming very frustrated at times.

So, it’s clear that Starling had failed to do what it should’ve done, by only sending one of the final responses to Mr S by email. But I’m also satisfied that Starling did then put matters right for Mr S, once he’d explained that he’d only received one of the two letters he’d asked for and asked for the reference number of his complaint.

So overall, I think Starling's offer to pay Mr S £30 for failing to send him one of the requested letters by email is fair and reasonable compensation in the circumstances. I say this because although it was clearly frustrating for Mr S, I'm also mindful that failing to send a copy of a previously issued letter is, in my view, a relatively minor administrative mistake to make. Although I should add, for the sake of clarity, that this award is only in relation to this complaint – not the other complaints that Mr S had raised with Starling.

### **Putting things right**

To put things right, Starling should pay Mr S the £30 compensation that it'd offered (if it has not done so already), for the inconvenience caused to Mr S in not sending the copy of the previously issued letter, as it had agreed to do.

### **My final decision**

Because of the reasons given above, I uphold this complaint and require Starling Bank Limited to do what I have outlined above to put matters right, in full and final settlement of this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr S to accept or reject my decision before 23 April 2025.

Thomas White  
**Ombudsman**