

The complaint

Mr H complains Melton Mowbray Building Society trading as The Melton Building Society (Melton) provided poor customer service when he telephoned for a password.

What happened

Mr H says he telephoned Melton on the 23 September 2024 to obtain a password to set up online banking on his newly opened account with them.

Mr H says he was unable to get through as the lines were busy, so he tried again shortly after only to have the same issue. Mr H says he left messages for Melton to call back but when it did call back he was out, so he was left to call back again the following day and had to go through the process all over again.

Mr H says Melton's process for obtaining a password is wrong and the service it provided is terrible. Mr H says when he did speak to the complaints team the agent seemed to imply he had made other complaints to financial institutions, suggesting his complaint was "vexatious".

Mr H wants Melton to apologise for the service he received and pay him compensation for the time spent, trouble, and frustration.

Melton explained to Mr H it had a set process for obtaining a password for setting up online banking and couldn't agree there had been a breakdown in that process. Melton says it did call Mr H back the same day he called and the following day but unfortunately he wasn't at home to take the calls, but that wasn't a failing on its part. Melton says the password was provided to Mr H on 24 September 2024 in line with its service level agreement.

Mr H wasn't happy with Melton's response and referred the matter to this service.

The investigator looked at all the available information and upheld the complaint.

The investigator felt as Mr H was attempting to open an account the only way he could do this was by obtaining a password. The investigator says the process Melton have in place wasn't fair on Mr H and he couldn't be expected to wait for a call to be received and it would be helpful if Melton had an additional process when it receives a surge in inwards calls.

The investigator felt Melton should pay Mr H £50 in compensation for the time and trouble here.

Melton didn't agree with the investigator's view and asked for the matter to be referred to an ombudsman for a final decision.

I sent both sides a provisional decision, where I said :

I've considered all of the evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, I have come to a different outcome to that of the investigator and I won't be upholding this complaint and will explain how I have come

to my decision.

I can understand it would have been frustrating for Mr H to be unable to get through to Melton to obtain a password he needed to set up online banking. When looking at this complaint I will consider if Melton did what it could to provide Mr H with a password when he called them in September 2024.

Mr H's complaint centres around the fact he tried to telephone Melton on 23 and 24 September 2024 to obtain a password to enable him to set up online banking, but he couldn't get through and when Melton called him back he wasn't at home to receive the calls. Mr H maintains he shouldn't be expected to wait at home for a call from Melton and its process is poor and the service it provided was unacceptable.

While I understand the points Mr H makes here, my role is to consider if Melton have made a mistake, not followed its process or if that process is unfair or if Melton provided an unacceptable level of service - on balance I can't say it has.

I say this because I have been provided with the call data and have listened to the calls made by both Mr H and Melton and without trying to minimise the frustration Mr H would have experienced here, Melton did make three calls back to him to try and make contact – one on the day he first called and two the following day, when the password was provided.

It's fair to say here that the only telephone number Melton held on its records was Mr H's home landline, so it wasn't able to contact Mr H by any other method, for example by mobile, but unfortunately Mr H was out when it called back.

Although I can understand it would be frustrating for Mr H to not be able to get through when he called on two occasions, it's also worth saying Melton would take a significant number of calls each day, so I wouldn't expect it to be able to guarantee Mr H's calls could be answered there and then. On those occasions when the lines are busy, I would expect Melton to call back within a reasonable time frame which it did here, so it would be unfair of me to say it was at fault for the fact Mr H wasn't at home when it tried to do that.

Here Melton have a recorded message system in place which advises a call back would be made, so it's not as though Mr H was left on hold for any considerable length of time with no response or reason to think Melton wouldn't get back to him.

While Mr H feels this process isn't acceptable, unlike the investigator I can't agree Melton haven't acted in line with its process and procedures here and it's not my role to tell Melton it must change its processes or provide additional phone cover for situations like this. It's also worth saying the investigator has suggested the call inconvenience and the redress he suggested related to the opening of a bank account but that wasn't the case here - Mr H was looking to add online banking to a passbook account he'd opened previously, as an extra service offered by Melton.

What I would say, is we all experience inconvenience from time to time and considering the matter here was resolved within approximately 24 hours and several phone call attempts were made in that time period by Melton to contact Mr H in the only way it could, I'm satisfied it took reasonable steps to contact him and therefore I don't feel compensation is warranted for that.

Mr H has mentioned that the agent dealing with his complaint suggested his complaint was "vexatious" as he referred to other online review's he had left. I have listened to that call and while perhaps the agent could have worded things better, I'm satisfied ultimately the agent was trying to explain Melton's processes and not trying to deliberately upset Mr H and the

agent did apologise for any inconvenience the matter caused. On balance I'm satisfied that apology was sufficient here. While Mr H will be disappointed with my decision, I won't be asking anymore of Melton here.

Mr H has responded to my provisional decision, so the case has been passed back to me to make 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.

I gave both Mr H and Melton until 12 February 2025 to accept or reject my provisional decision and while Melton haven't provided any further comments, Mr H has raised additional points which I will comment on here.

Mr H has made the point the issue about a member of Melton's staff referring to his complaint as "vexatious" was irrelevant to his complaint about Melton, but all I was trying to say here is I couldn't say the agent was trying to upset Mr H when referring to other comments he'd made to other financial institutions.

Mr H has also reiterated his point that he couldn't be expected to wait for Melton to return his call and he was also busy. While I understand that, what I have to consider here is if the steps Melton took to try and contact Mr H were reasonable and or in line with its processes and for the reasons I have already explained, I'm satisfied they were. Afterall the matter was dealt with within 24 hours, with Melton making reasonable attempts to contact Mr H within that time frame.

With that in mind while Mr H may not agree, I see no need to change or add to my provisional decision and so my final decision remains the same.

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 H to accept or reject my decision before 10 March 2025.

Barry White
Ombudsman