

## **The complaint**

Mr J complains about a Lifetime Individual Savings Account (LISA) he held with Nottingham Building Society (NBS) and how they treated him when it was migrated to another provider.

## **What happened**

Our investigator provided a very thorough timeline of events in their view, so I will aim to go through the key points.

Since moving the LISA to NBS in 2020 from its original provider, Mr J used it to purchase a property that year, but stipulated that it should remain open for usage.

In 2021, NBS migrated their LISAs including that of Mr J's to another provider who I'll refer to as B. As part of the process, they wrote to Mr J to inform him of this and sent follow-up emails.

In 2024, when Mr J received an email detailing a rate reduction, he contacted NBS and complained that he had not received notifications about the migration. As a consequence, this prevented him from being able to pay into the LISA – something he had intended to do - which also meant he had missed out on the LISA Government bonus of up to £1000 each tax year.

NBS investigated the complaint. They upheld some of Mr J's points. Namely issues he experienced when attempting to reset online access, and issues around the complaint itself. For this, they awarded Mr J £325. Regarding the communication aspects, NBS said they did send notifications for which they had a record of Mr J opening. NBS also said they had no record of attempts from Mr J to pay into the LISA and accordingly, could not uphold those aspects.

Remaining unhappy with NBS's response, Mr J brought his complaint to our service.

Our investigator looked into the complaint and didn't think NBS needed to take any action. They confirmed that NBS did send correspondence about the migration, which was opened. Additionally, Mr J could have made contact with NBS had he intended to pay into the account but did not. Finally, our investigator regarded the £325 compensation figure as fair.

Mr J disagreed with this outcome mentioning that he had requested the same evidence as that which was provided to our service, but without success. Mr J also regarded this evidence as insufficient to conclude that NBS took reasonable steps to ensure he was aware of the migration.

Remaining unhappy with our investigator's view, Mr J requested an ombudsman review his complaint.

## **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've considered all the available evidence and arguments to decide what's fair and reasonable in the circumstances of this complaint. Having done so, and while I recognise this will come as a disappointment to Mr J, I have decided not to uphold the complaint for broadly the same reasons as the investigator stated in their view.

If I don't mention any specific point, it's not because I failed to take it on board and think about it, but because I don't think I need to comment on it to reach what I think is a fair and reasonable outcome. No discourtesy is intended by me in taking this approach.

It is always regrettable when we see something as simple as migration such as this, result in a complaint. I sympathise with Mr J for the frustration he experienced. It's our role to identify if a business has made a mistake and if so, look at the impact this has had on the consumer.

What appears to be the most significant point within this complaint is around the communication that was made to Mr J about the migration and beyond. In view of what NBS have supplied showing the correspondence and proof of it being received and opened, it's clear that communication was sent, and arrived.

I acknowledge both Mr J's unhappiness about not receiving the evidence he requested from NBS, and his concern that what they supplied to our service is not sufficient. However, on examining what NBS supplied in their file to us, I can't share Mr J's concern about the evidence and in this case, find it sufficiently persuasive that NBS fulfilled its obligations.

As our investigator mentioned, had Mr J regarded paying into the account as important, to gain the associated Government bonus, it's reasonable to expect Mr J to make sustained efforts towards this. But I've not seen any evidence to support this. Additionally, I note from NBS's final response letter of December 2024, that within a telephone call Mr J had with NBS, he commented he had 'forgotten about the account'.

In terms of email, I know Mr J mentioned he was concerned about receiving an email from an unfamiliar company, but a quick telephone call at the time would have cleared things up.

Mr J has reiterated the poor service he received from NBS - which they admitted to - but has cited this as the standard they deliver, meaning that this influences the complaint. But it's not fair or reasonable to assume that because NBS delivered poor service for the password reset and complaint, that they did so in other aspects.

Finally, regarding the compensation NBS awarded, I find that in the circumstances, and considering our own guidelines, the amount of £325 is fair.

In conclusion, I do sympathise with Mr J's position and while he is likely to be unhappy with my decision, I can't find sufficient evidence to show NBS didn't treat Mr J fairly. Therefore, I can't ask them to do anything further.

### **My final decision**

For the reasons I have given it is my final decision that the complaint is not upheld.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or reject my decision before 26 May 2025.

Chris Blamires  
**Ombudsman**