

The complaint

Mr F has complained about how Skipton Building Society (“Skipton”) responded to him after he raised concerns about it making errors.

What happened

Mr F spoke to Skipton on 10 July 2024, to complain that it’d written to him with a response to a complaint, even though it’d been agreed that Skipton would not send him mail.

In response, Skipton agreed to pay Mr F £25 to apologise for sending a letter to Mr F when it’d been agreed not to write to him.

During the call, Mr F asked if he could accept £200 compensation without filling in an acceptance form. The member of staff was initially unsure, but after checking, he confirmed that Mr F didn’t need to complete the form. The staff member explained he could take Mr F’s verbal acceptance, and subsequently arranged to pay £200 into Mr F’s account.

Mr F then asked if there was a block on mail being sent to him. Mr F said he was still receiving letters despite previously asking for his mail to be stopped. The member of staff said that he could not see a mailing block on Mr F’s customer profile, but said he could add one.

Unhappy with how the call was handled, Mr F raised a complaint.

Skipton responded with its final response to the complaint on 14 August 2024. However, to comply with Mr F’s request not to receive any mail from Skipton, the letter was sent to Mr F’s local branch for Mr F to collect. Skipton addressed Mr F’s complaint points and acknowledged that the member of staff could’ve given better answers. To apologise for the service that Mr F received during the phone call on 10 July 2024, Skipton offered to pay Mr F an additional £75 (in addition to the £25 it’d already paid on 10 July 2024).

Mr F says that he never received Skipton’s final response letter. So, he referred his complaint to this service. Our investigators assessed the complaint and overall, they concluded that Skipton’s offer, as set out in its final response letter, to pay a total of £100 compensation was fair in the circumstances.

Initially Mr F accepted the offer and Skipton paid the remaining £75 into Mr F’s account on 5 March 2025. However, Mr F remained unhappy with the outcome of his complaint and 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, I think that what Skipton offered in its final response letter – which has since been paid to Mr F - is fair compensation. I therefore don’t think Skipton needs to do anything further in response to this complaint.

Firstly, I note that the reason why Mr F called Skipton on 10 July 2024 was because he says he'd received a letter from Skipton, when it'd previously been agreed that Skipton would not send mail directly to Mr F's home address. In response, Skipton apologised for the error and agreed to pay Mr F £25 compensation for the error. In the circumstances, this seems like a reasonable resolution to that matter.

Mr F then asked if he would need to complete a form to accept the £200 that Skipton had previously offered him. The member of staff was initially unsure, so he put Mr F on hold to check, and then confirmed with Mr F that he could take Mr F's verbal acceptance and arranged for the £200 to be paid into Mr F's account. Although Mr F was clearly frustrated by this, I don't think it means that Skipton dealt with the query in an unreasonable fashion. The member of staff was able to answer Mr F's query within the call and arranged for the money to be paid to Mr F.

During the call, Mr F asked if his mail had been stopped, as he said he was still receiving mail from Skipton. The member of staff said he couldn't see any marker on Mr F's file and offered to add one. I appreciate that Mr F was given incorrect information at this point. And I can see that, in its final response to this complaint, Skipton confirmed that there was in fact an 'Unknown Address Indicator' applied to Mr F's customer profile to prevent letters being sent to him, and that this had been added following an earlier complaint that Mr F had raised.

So it seems, as Mr F had suspected at the time of the phone call, that there was in fact such a marker on his customer profile, but evidently, the member of staff he'd spoken to hadn't seen it when he checked. Either way, Skipton has provided evidence to indicate that letters being generated for Mr F were being sent to one of its branches for Mr F to collect. So it does look like Skipton was largely complying with the arrangement to send mail for Mr F to one of its branches rather than to Mr F's home address.

Other than Mr F saying he was receiving mail from Skipton, I've not seen any evidence to say it was sending mail to him. But that being said, even if it was the case that Skipton had incorrectly sent mail to Mr F against his wishes, I think the £25 that Skipton paid to Mr F on 10 July and the £75 it subsequently paid him on 5 March 2025 is reasonable compensation for such an error.

I appreciate that Mr F may not have been aware of Skipton's offer contained in its final response letter, until he referred his complaint to this service. But overall, I do think what Skipton offered, and subsequently paid, in redress to Mr F was reasonable. And so I don't think that Skipton needs to do anything further in relation to this complaint.

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 F to accept or reject my decision before 14 April 2025.

Thomas White
Ombudsman