

## **The complaint**

S Limited ('S'), represented by Mrs M, complained about the service provided by Tide Platform Limited ('Tide') when there were difficulties accessing its account.

## **What happened**

S holds an account with Tide, an online banking platform. On behalf of S, Mrs M (who has authority to act as S's representative) complained about losing access to S's bank account when there was a problem with Tide's mobile banking app. The issue started around end-December 2024. Mrs M had numerous contacts with Tide about ongoing issues that meant S's account couldn't be accessed or operated throughout January 2025 and into February.

Tide said there was a technical error on its part which led to S losing access to its mobile banking app. It apologised for the service failings and offered to pay Mrs M £150 compensation. Unhappy with this, Mrs M brought the complaint to us. Our investigator didn't think that Tide needed to take any further action as he didn't feel he'd seen enough to show that what happened had resulted in a negative financial impact on S.

Mrs M disagreed with the investigator and asked for an ombudsman to consider the complaint, so it came to me to decide.

## **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 sympathise with Mrs M. I don't doubt that Mrs M has been caused significant stress, frustration and inconvenience dealing with this matter on behalf of S. I appreciate that Tide suggested making a payment to an account in Mrs M's name, but that's not something I can ask the business to do. I can only tell a business to pay compensation if I identify grounds for upholding the complaint and the customer – in this case, S – has suffered financial loss or some other detriment. So I've thought carefully about what happened here and how this impacted on S.

Tide admitted it provided a poor level of service when its technical team wasn't able to implement a fix for the app problem sooner. This meant that, for many weeks, S wasn't able to make payments from it or see payments going into its account or monitor the ongoing balance. At one stage Mrs M was worried that S's account might have been hacked and on another occasion, Tide provided account information in a way that incorrectly suggested S's account had gone into overdraft – when the balance reported should have showed as a credit balance. S wasn't able to pay Mrs M. She was concerned that some of S's clients might need to be chased for payment of outstanding invoices – but couldn't see if they'd paid or not. S was being pressed for payment of an outstanding invoice – Mrs M arranged to pay this herself using her own money.

I don't underestimate how worrying this all was for Mrs M. But as our investigator explained, under the rules governing our service, although Mrs M is a director of S, she isn't entitled to any personal compensation for distress and inconvenience because this isn't her complaint – the eligible complainant is S, the account holder. Mrs M's involvement here is solely in her capacity as representative acting for S – under the rules I must apply, she isn't eligible for compensation. And we can't award compensation for distress and inconvenience to S because it's a limited company. We can only look to redress financial loss.

I've taken into account that Mrs M says S wasn't generating revenue whilst she was spending her time trying to sort out the issues with Tide so it has lost out in money terms as a result of Tide's admitted poor service. But I haven't been provided with anything to show that Tide's actions directly caused S to suffer any quantifiable financial loss or had any wider impact on S. So I can't uphold this complaint or tell Tide to increase the compensation it has offered.

Tide has however confirmed to us that it is holding open its offer to pay £150 to Mrs M. So Mrs M should contact Tide direct to take up this offer if she so wishes.

### **My final decision**

My final decision is that I do not uphold this complaint. It is up to Mrs M to contact Tide Platform Limited if Mrs M wants to accept Tide's offer.

Under the rules of the Financial Ombudsman Service, I'm required to ask S to accept or reject my decision before 29 May 2025.

Susan Webb  
**Ombudsman**