

## **The complaint**

Mr Y complains that he has faced online error messages whilst trying to take action on his daughters' Junior ISAs with Financial Administration Services Limited ("Fidelity").

## **What happened**

Mr Y is the registered contact for his daughters' Junior ISAs with Fidelity.

Mr Y complained to Fidelity in October 2024 as he said he was continually experiencing error messages whilst trying to buy shares online.

Fidelity considered his complaint but didn't uphold it. It said it has been unable to identify any error messages that would have affected his ability to place deals on 31 October 2024. It acknowledged that Mr Y had contacted it on 5 November 2024 explaining he could provide provided screenshots illustrating the error messages and said it would review these once he provided them and gave an email address to send these too.

Mr Y responded to Fidelity raising concerns that it had looked at the wrong dates and had not given him an opportunity to provide the screenshots he had mentioned. He then sent up follow up messages to Fidelity in November and December 2024 asking for the complaint to be properly investigated using the screenshots of the error messages he had available.

As Mr Y didn't receive a response, he referred his complaint to this service for an independent review.

One of our investigators considered the complaint and explained that they didn't think Fidelity had acted unfairly. In summary, they said:

- Fidelity has shown or service that it checked the deal available to view around the time of Mr Y's complaint.
- Fidelity's response provided Mr Y with an email address to send his screenshots but it didn't receive these from him. Fidelity also provided a direct contact number for the case handler if Mr Y wanted to discuss the complaint further.
- Fidelity confirmed that there were no known system issues identified around the time of Mr Y's complaint.
- They considered the two screenshots Mr Y had provided to our service and provided these to Fidelity for its comments.
- The first didn't indicate what Mr Y was attempting to do on the account and so Fidelity could only suggest that the error may have appeared due to a result of him trying to open a link to purchase units in a fund and the account having insufficient cash available to meet the minimum investment requirement.
- Fidelity confirmed that the second screenshot appeared to not be from the UK website for Fidelity and suggested it was likely the US website instead. As such, an error message would likely be received due to Mr Y trying to log in on the incorrect website.
- When a customer experiences system issues, such as an online error, it's important that the customer contacts the provider business as soon as possible. They

explained that due to the length of time which has passed since Mr Y received the error messages, it was difficult for Fidelity to ascertain the reason behind these.

- They acknowledged Mr Y's frustrations but didn't think the evidence he had provided supported that Fidelity was responsible for the error messages and so it wouldn't be fair to award compensation for any potential financial loss suffered.
- They noted that telephone dealing is available to Mr Y at no charge and so he could use this when facing any error messages.

Mr Y remained unhappy and so his complaint has been passed 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.

It's clear that Mr Y feels strongly about this issue, and I can understand that he must have been frustrated when encountering these error messages. But I don't think Fidelity need to do anything and so I'm not upholding this complaint. I'll explain why.

Fidelity has provided a copy of the communications it had with Mr Y. From this, I note that when he first contacted Fidelity on 31 October 2024, he explained that he was having ongoing issues in terms of buying shares and that he had finally been able to add the cash but kept receiving an error message. Mr Y's message didn't stipulate a timeframe for when these errors occurred. With that in mind, I don't think it was unreasonable for Fidelity to investigate his online sessions he had made on the day of and the preceding day of his complaint. And having noted he was able to deposit funds and make buy orders on those day, I understand why Fidelity wasn't able to identify any errors. Furthermore, Mr Y hadn't provided copies of the screenshots at this point and so, with limited information, I don't think it was unreasonable for Fidelity to reach this finding.

I understand Mr Y has raised concerns that Fidelity hadn't taken into consideration the screenshots he had available, however, I note that Fidelity did invite Mr Y to send these to the email address provided. But I've not seen any evidence to support that he did this.

Mr Y has since provided the screenshots to this service, following him referring the complaint. Our service is limited in the assistance it can give in terms of technical errors on a firm's online platform. Our service has asked Fidelity to provide an explanation as to why Mr Y received these messages, but it has been unable to provide any certain answer. Fidelity has suggested possible reasons, as outlined in the background of this complaint, and I don't think it's unreasonable that it can't provide Mr Y with a more definitive answer considering the limited information contained within the screenshots and because of the time that has since passed. So whilst I appreciate Mr Y's frustrations, I'm unable to fairly reach a conclusion that Fidelity were at fault for these errors.

Mr Y hasn't provided any evidence to determine which shares he was unable to buy, but I note that he explained to Fidelity on 5 November 2024 that he had been able to resolve the issue. So whilst I'm unable to fairly say Fidelity was at fault for the errors, I'm pleased that any delays he faced appear to be relatively short. I've also not been provided with any evidence to support that the purchase of any shares was time sensitive and I would have expected Mr Y to have contacted Fidelity if this was the case.

So taking into account all of the above, I'm not persuaded Fidelity needs to do anything to put things right for Mr Y.

**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 Y to accept or reject my decision before 25 September 2025.

Ben Waites  
**Ombudsman**