

The complaint

Mr C complains that Starling Bank Limited refused to help him with problems he faced in accessing and managing his account and would not make adjustments that he required.

What happened

Mr C called Starling for help, following surgery, as he found communicating via the app very difficult. He said Starling is fully aware of his situation and classed him as a vulnerable customer who needs support. But this was ignored by Starling's call handler when he asked for details of some payments, and was told he can do this online and to call back if needed.

Mr C said he questioned this comment, and the call handler confirmed the advice and hung up. He called back and spoke to another call handler who seemed to be relaxing at home, offering little help. Mr C spoke to a third call handler to complain about his treatment and spoke to a manager. He said he has had similar complaints about Starling before and on this occasion had to make a 50-mile round trip in order to send a message via a friend's laptop.

Starling responded that the agent was mid-sentence when the call terminated and there's no evidence from its system that the call was terminated by the agent. However, it said the agent should have called Mr C back to help resolve his query. Starling said Mr C had good reason to complain about the service he received, and his accessibility needs not being met.

Starling said Mr C's account is noted about his physical difficulties and contact preference. Starling apologised for the lack of effort and poor service Mr C received, said it had provided feedback to its staff, and he should receive all necessary support in future. Starling offered Mr C £150 compensation for his experience.

Mr C rejected Starling's offer of compensation as the events had occurred before. He said Starling shouldn't fob him off but offer more to reflect his time on the complaint and because this *'would make the bank stand up and make changes'*. Mr C said Starling is messing with his mental health and mocking his disability. Mr C referred his complaint to our service.

Our investigator didn't recommend that the complaint be upheld. She said Mr C made several calls to Starling after his initial call was disconnected and complained about poor customer service. She said the assistance provided on the calls to Mr C wasn't good enough and Starling had recognised this and the compensation it offered is fair.

The investigator said feedback given to Starling's call agents and the record of Mr C's health conditions and assistance requests will help Starling provide more support on his calls. She said there were other ways for Mr C to tell Starling of his dissatisfaction than using a friend's laptop, and suggested ways in which he can obtain account information accessibly. The investigator said Starling have admitted its faults, acted with feedback, offered compensation and assured Mr C's needs will be met in future, and this is a fair and reasonable response.

Mr C disagreed with the investigator. He said these incidences of poor service had happened again recently. He said of the investigator's view of his complaint; *'I think the*

outcome is poor and clearly cost saving for the bank. I am the one affected multiple times.'
Mr C 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 have considered the circumstances of Mr C's complaint, but I haven't considered other instances of poor customer service that he has said occurred before and since Starling responded to the present complaint.

I was sorry to learn that what should have been a straightforward process of accessing his account has turned into a painful and frustrating experience for Mr C. I am sorry that Mr C considers the issues to have affected his mental health. My role is to determine whether Starling responded to Mr C's complaint fairly and reasonably.

What's not in question is whether Starling made mistakes. They acknowledged that their agent should have called Mr C back to help resolve his query and said that he had good reason to complain about the service he received as his accessibility needs hadn't been met. I'm glad Starling apologised for this poor service, and I hope that they see this complaint as an opportunity to review their approach to the accessibility needs of their customers, as they must provide better service than they offered to Mr C.

Mr C didn't agree to Starling's offer of £150 compensation and said this hadn't been paid into his account despite Starling's assurance. Mr C said a more appropriate sum should be offered to reflect his time on the complaint and to make Starling *'stand up and make changes'*. He said Starling has had enough of his time for free and should pay him for his time and each call.

Our service is impartial, it does not act as a consumer champion but seeks to make fair and reasonable decisions based on the facts and evidence of each case. I've considered Starling's handling of Mr C's contacts in terms of the impact on him to decide if the compensation Starling offered is fair and reasonable. Having done so I think that it is, and I will explain why I have reached this decision.

The first point to note is that complaint handling isn't a regulated activity and so it's outside the jurisdiction of this service. So, I can't consider what Mr C has said about the way Starling handled his complaint. Secondly, when we make awards of compensation we are not looking to fine or punish a business but to find an award that fairly and reasonably compensates the consumer for the wrong that has been done. In doing so we try to be consistent with awards we have seen and made in similar circumstances.

I can see that Mr C called Starling to check transactions on his account. He said the call agent hung up on him, but this is not supported by Starling's records. However, Starling's agent didn't call him back when the call failed and I agree that this was poor service.

Mr C says this problem keeps occurring, but Starling says it has recorded on his account the additional assistance Mr C requires. I can see why Mr C feels ignored and says Starling's agents were not sympathetic to his needs. I think the agents would have provided the help Mr C needed had they read the notes on his account concerning his accessibility needs. Having said this, Mr C also reported that not all his experiences are bad *'as they do have some good staff who have been very friendly and helpful'*.

Starling says it has guidance about the support that can be offered, and this depends upon the customer's vulnerability. Starling said its agent should have explored Mr C's needs during the call and established these without assuming he would be able to resolve his query on his own. From this, I can see that Starling take Mr C's concerns seriously and so I hope he has a much better experience with the bank in future.

Putting things right

I agree that Mr C has been caused frustration and inconvenience. This includes additional contacts Mr C had to make to gain assistance and the impact on him of not being helped. I also agree with Starling and the investigator that compensation of £150 is a fair and reasonable reflection of the distress and inconvenience caused to Mr C. This award is consistent with others we have made in similar circumstances and is described in our guidance as fair in respect of, *'repeated small errors or a larger single mistake, requiring a reasonable effort to sort out'*.

Our service investigates the merits of complaints on an individual basis and that is what I've done here. I think it's important to explain that my decision is final. I realise that Mr C will be disappointed by this outcome though I hope he appreciates the reasons why it had to be this way.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld. If accepted by Mr C I require Starling Bank Limited to pay him £150 compensation (unless this has already been paid) in respect of the poor service he received on this complaint.

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

Andrew Fraser
Ombudsman