

## **The complaint**

This complaint's about a mortgage Miss R holds with Aldermore Bank Plc. The complaint relates primarily to how Aldermore has dealt with Miss R's requests for help during an extended period of financial hardship over 2023 and 2024.

## **What happened**

Our Investigator thought that most of Miss R's complaint should be time-barred under our rules. On the elements that she thought weren't time-barred, she didn't think Aldermore had treated Miss R unfairly for the most part. But she did consider there had been some shortcomings in Aldermore's communication with Miss R.

Aldermore had recognised one such occasion; the failure to reply to an email it received in May 2024, for which it had offered £50 compensation in a final response dated 7 August 2024. For other communication failures that occurred earlier than that the Investigator recommended Aldermore pay an additional £150, making £200 in all.

Aldermore accepted the Investigator's recommendation, but Miss R asked for the case to be reviewed by an ombudsman. She believes we should look into everything since she first complained in 2023 about Aldermore's responses to her request for help.

By way of a decision dated 18 June 2025, I confirmed that my jurisdiction over this complaint was confined to considering the following bullet points:

- 11 April 2024 – Miss R said she wanted to start a new complaint about being asking to complete a new income and expenditure assessment on 2 April 2024 when she had already completed this.
- 14 May 2024 – Miss R emailed saying she hadn't received a response to the email raising a new complaint and that she had received a further call asking for her to get back in touch. Miss R explained that she had asked a number of times for correspondence in writing because she's working and unable to take calls and by the time she can call back, Aldermore's telephone line was closed.
- 30 May 2024 – Miss R asked Aldermore to email the income and expenditure so she could make adjustments to it. She said that if she's unable to consolidate the arrears, she didn't see any point in updating the assessment and reiterated her unhappiness at what has happened in 2023. Aldermore didn't respond to the email dated 30 May 2024.
- 18 June 2024 – Miss R raised a complaint about the customer service she was receiving from Aldermore generally.

## **What I've decided – and why**

I'll start with some general observations. We're not the regulator of financial businesses, and we don't "police" their internal processes or how they operate generally. That's the job of the Financial Conduct Authority (FCA). We deal with individual disputes between businesses

and their customers. In doing that, we work within the rules of the ombudsman service and the remit those rules give us. We don't replicate the work of the courts.

We're impartial, and we don't take either side's instructions on how we investigate a complaint. We conduct our investigations and reach our conclusions without interference from anyone else.

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, what follows are my conclusions on the four points I am able to consider. For ease of reference, I have used the dates of the bullet points as subject headers.

#### 11 April 2024

It wasn't inherently unfair or unreasonable of Aldermore to request Miss R complete a new income and expenditure assessment. More than six months had passed since the previous assessment had been carried out, and Miss R wanted Aldermore to revisit a decision it had made on the basis of the previous assessment. That earlier decision, not to agree to capitalisation of arrears, is one of the issues I'm unable to consider for reasons set out in the decision of 18 June 2025.

#### 14 May 2024

Aldermore should have done more than simply try calling Miss R, which it had done on 25 April 2024. This shortcoming goes to the general sense of poor service Miss R felt she was receiving, which I will deal with in due course.

#### 30 May 2024

In isolation Aldermore's offer of £50 compensation for failing to reply to Miss R's email of 30 May 2024 is fair and reasonable.

#### 18 June 2024

Miss R had asked Aldermore to contact her by email rather than telephone, due to her work commitments. Whilst Aldermore's preference is to use the telephone as a primary contact point, this wasn't an unreasonable request on Miss R's part in the circumstances. Aldermore recognised one communication failing during the period under consideration, and paid £50 compensation as detailed above.

But there were other occasions during the period under consideration where Aldermore's communication and timeliness weren't good enough. These went unrecognised in its final response of 7 August 2024, even though Miss R had identified them as matter of complaint. For those, I agree with our investigator that a further £150 is warranted making total compensation of £200.

### **My final decision**

My final decision is that I uphold this complaint in part. In full and final settlement, I direct Aldermore Bank Plc to pay Miss R a total of £200, which includes the £50 offered in the final response of 7 August 2024. If that £50 has already been paid, then Aldermore must now pay Miss R £150.

My final decision concludes this service's consideration of this complaint, which means I'll not be engaging in any further discussion of the merits of it.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss R to accept or reject my decision before 28 July 2025.

Jeff Parrington

**Ombudsman**