

## **The complaint**

Mr L complains about the service he received from Charter Court Financial Services Limited trading as Charter Savings Bank.

## **What happened**

On 7 April 2025 Mr L instructed a withdrawal from his account with Charter Savings Bank expecting the funds to be transferred to his nominated bank account on the same day. However, the transfer wasn't executed until 8 April 2025.

Mr L called Charter Savings Bank on 9 April 2024 to find out why there had been delay. He says he was on the telephone for nearly 42 minutes which included 30 minutes spent waiting for the call to be answered. He feels the call waiting time was unreasonable – particularly, as he had called at what he felt was a quieter time of the day. So, he complained.

Charter Savings Bank responded to Mr L's concerns. It said that Mr L had instructed the transfer at 3.20pm which was after the cut-off time for same day transfers. So, in line with the account terms and conditions, the funds were transferred on the next day. But it acknowledged Mr L's frustration with the call waiting time and it apologised. It explained that it had been receiving an unusually high number of calls due to the time of year – the end of a tax year.

Unhappy with the outcome, Mr L referred his complaint to this service. At this point he said he no longer disputed the delay in the transfer being made. But he still felt the call waiting time was unreasonable.

One of our investigators looked into it. But she didn't uphold the complaint. She said that Charter Savings Bank had acted in line with the account terms and conditions when it actioned Mr L's instructions on the next working day. She acknowledged Mr L's frustration with the call wait times. But she didn't think the waiting time was unreasonable, so she thought Charter Savings Bank's apology was sufficient.

Mr L didn't agree, he maintained the call wait time was unreasonable. As agreement wasn't reached, Mr L asked for the complaint to be passed to an Ombudsman.

## **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 done so, I've reached the same overall conclusion as the investigator. I appreciate Mr L will be disappointed as I can see he feels strongly about this matter. So, I'll explain why.

Mr L has said - when he referred his complaint to us, that he no longer disputes the delay in his withdrawal instruction being executed. So, I won't address this further. But have considered Mr L's complaint about the call waiting time he experienced.

But first I think it's important to explain that our role is to provide an informal dispute resolution service. That's important to stress because, while I understand Mr L's frustration due to the time he waited for his call to be answered, it means there are limits to what we can do. For example, we can't tell a business to employ more staff or manage incoming calls in a different way. But we can look into a complaint and decide if a business has done something wrong or treated its customer unfairly. And we can award compensation if there has been a financial loss and/or material distress and inconvenience has been caused.

Here there is no dispute that Mr L had to wait for 30 minutes for his call to be answered. He's provided a screenshot showing his call overall lasted around 42 minutes and Charter Savings Bank has provided the actual call recording with its staff member which lasted around 11 minutes. So, I can appreciate Mr L's frustration, and I accept that he was caused some inconvenience by having to wait so long for his call to be answered.

But I must approach this matter objectively. And I acknowledge Charter Savings Bank's explanation about the timing of Mr L's call. It was made at one of its busiest times of year – the end of the financial tax year. And, in this context, I don't think increased waiting times are out of the ordinary.

I've also taken into account that we all experience some inconvenience at times in our day-to-day lives when dealing with any business. And a certain level of frustration and minor annoyance is expected. But that doesn't mean compensation is always warranted - we wouldn't award compensation for things that aren't more serious than the normal nuisances of everyday life.

Overall, I haven't seen enough to be persuaded that the delay in the call being answered caused Mr L material distress and inconvenience to the extent that a compensation award is warranted. So, I find Charter Savings Bank's apology for the inconvenience caused to Mr L is a fair and reasonable resolution to his complaint.

### **My final decision**

For the reasons given above, I do not uphold this complaint in the sense that I don't consider that a compensation award is warranted.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr L to accept or reject my decision before 19 August 2025.

Sandra Greene  
**Ombudsman**