

The complaint

Mr and Mrs D's complaint is about the service they received when they were trying to port their mortgage with more 2 life Ltd (m2l) to a new property. They believe the delays that it caused during the process meant that they lost the property they were purchasing and the property chain collapsed. All of which led to them suffering a lot of stress.

What happened

Mr and Mrs D took out their lifetime mortgage in early 2020. The mortgage terms allowed them to port it to another property

In 2024 Mr and Mrs D decided to move home and put their property on the market. They received an offer, which they accepted – they called m2l on 5 August 2024 to let it know about the situation. They also told m2l that they had put in an offer on a property they wanted to buy. Unfortunately, the call was cut off before m2l could explain the process to Mr D. He called back immediately, and the porting process was explained – that once they had an offer accepted, they should complete the porting application form and return it. Mr D confirmed twice during that conversation that he was aware that the process would take up to four months. The context of these comments was for the purchase process – from their offer being accepted to completion. Unfortunately, there was a misunderstanding about what had happened in the earlier call and Mr D was told an application form had been sent to him and Mrs D. This was not the case.

Mr D called m2l again on 2 September 2024 and an application form was sent out. Again, the basic process was explained. Mr and Mrs D completed the application and returned it – m2l received it on 9 September 2024.

Mr D called m2l on 18 and 27 September 2024 to check on the progress of the application. During the latter call Mr D was made aware that the porting process could take between 12 and 15 weeks to complete. Mr D was very unhappy with this information and informed m2l that they needed the port to complete by the end of October 2024. He informed m2l that he had not been told about the timescale and expressed his belief that m2l was wrong in what it had told him, and that porting a mortgage should not take that length of time. Mr D and later Mrs D asked to speak to a manager. They were told that as it was the end of the day on a Friday, there was no-one available at that time – they then asked for a call back on the Monday. m2l's member of staff said that he could pass on the request but could not guarantee a call back. The call ended with Mr and Mrs D clearly dissatisfied with its content.

Mr and Mrs D contacted m2l on 30 September 2024. Their daughter spoke to m2l with their permission and the porting process was again explained. During that conversation m2l explained that it was receiving a larger than usual number of porting applications, and so they were taking longer to process than usual. Their daughter explained that Mr and Mrs D had some health issues that meant they needed to move to a more suitable property and should be treated as vulnerable customers.

Mr and Mrs D's daughter also complained about how the telephone conversation on 27 September 2024 had been handled. She said that Mr and Mrs D had found the content of

the conversation confusing and upsetting. Mr and Mrs D had told her that individual they had spoken to had been rude and had laughed at them when they asked to speak to a manager. It was the same call handler, and he denied the accusations. The call handler agreed to put the call on hold and see what could be done to speed up the process. Subsequently, a manager agreed to prioritise the application due to Mr and Mrs D's vulnerabilities. However, he informed their daughter that Mr and Mrs D had not completed the application form correctly. A new application form needed to be completed – the missing parts were highlighted and a new form emailed to them for completion. They did so the same day and emailed it back.

m2l contacted Mr D later that day once the application form had been checked and the valuation fee was paid. m2l then arranged the valuation of the property Mr and Mrs D were buying.

The valuation was done and m2l received it on 7 October 2024. m2l had some questions about the charges associated with the property – it asked its solicitors to find this information. The solicitors asked Mr and Mrs D's solicitors for the information, along with other documentation and information needed. The charges information was not received until after the end of the working day on 24 October 2024. The information was reviewed, and a conditional offer was sent to Mr and Mrs D on 1 November 2024. The condition was that Mr and Mrs D's solicitors needed to verify the assumptions that the valuer made about the property title were correct.

m2l responded to the complaint in a letter of 18 November 2024. It set out a timeline of what had happened. It did not agree that the member of staff Mr D spoke to on 27 September 2024 had been rude, although it acknowledged that he had been firm, especially when saying that he could not guarantee that the porting could complete by the end of October. m2l acknowledged that there was a delay in the processing of the application due to a higher than expected volume of applications at the time. However, as Mr D had been aware from the outset that a porting application could take three to four months, m2l considered that he would have been aware that the application he submitted in September 2024 would not be able to complete by the end of the following month. In addition, m2l denied that it had failed in its duty round Mr and Mrs D vulnerabilities, as it had not been aware of the health issues that meant they were more vulnerable than any of its other customers. m2l apologised for the inconvenience and worry Mr and Mrs D might have been caused.

Mr and Mrs D were not satisfied with the response they received and asked us to consider their complaint. They told us that the vendor of the property they were purchasing pulled out of the sale as they could not wait and the application was cancelled in November 2024. They had made a further attempt to port their mortgage, but m2l had declined the application in February 2025, as the property was not suitable, which was done in error. Mr and Mrs D explained that they had been so upset by what had happened over the two applications that Mrs D could not face going through the process again and so they were stuck in a house that was no longer suitable for them.

One of our Investigators considered the complaint. She upheld it in part as she thought the service Mr and Mrs D received was not what it should have been. The investigator recommended that m2l pay Mr and Mrs D £100 compensation for the worry and inconvenience they'd been caused.

m2l accepted the Investigator's conclusions. Mr and Mrs D did not. They said that when Mr D had said he understood the process would take three to four months, he had meant the total transaction, by which it appears he means from the time the offer for the property they wanted to buy was accepted. Mr and Mrs D didn't confirm when the offer to purchase the property was accepted. They remained of the view that the mortgage didn't complete when

they needed it to, due to the initial delay in September 2024. They asked that the complaint be referred to an Ombudsman for consideration.

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 note that Mr and Mrs D have mentioned in their recent correspondence that they made another attempt to port the mortgage, which failed, due to what they consider to be mistakes by m2l. While I know that they would like this taken into account when I review this complaint, that isn't something I can do. Before I could consider what happened with that application, Mr and Mrs D would need to complain to m2l and it would need to be allowed the opportunity to address the complaint.

All financial businesses will have service levels that they set for themselves for certain activities, for example, acknowledging correspondence within 48 hours. These timescales will be set based on what the business considers should be achieved in normal circumstances. Where circumstances are not normal – they will inevitably not be met. There is nothing wrong with that if there are good reasons for it happening.

Mr and Mrs D have said they were told that the m2l's service level for assessing applications when received was five days. They've said they were told this in one of the telephone calls of 30 September 2024. I have listened to those calls and while a week (so five working days) was mentioned for how long part of the process would take, it was not in relation to the initial assessment of the application. Rather, Mr and Mrs D's daughter was told that once the valuation report was received, it would take the underwriters about a week to assess it and determine whether the property they wanted to buy fell within lending criteria.

m2l has not confirmed whether it has set itself a service level for assessing applications received, and I don't think that matters in the circumstances in this case. At the end of September 2024 – so around three weeks after the application was received by m2l, it acknowledged that its initial assessment of applications was taking longer than usual. This was explained at the time as being due to it receiving more applications than usual. Subsequently, m2l also confirmed that it had a shortage of staff at the time too. It's not known why they had less staff than usual, but that could be for a number of reasons, some of which m2l could not have controlled. However, an increase in applications is certainly not something m2l could have controlled and that is the type of situation where it would be acceptable for a business not to meet its service levels.

Once m2l was made aware that Mr and Mrs D were trying to move due to health problems that meant their existing property was no longer suitable for them, it prioritised their application as I would have expected it to. I don't think there was any reason for it to have done so before, given that it had not been aware of Mr and Mrs D's situation. It wouldn't be appropriate for one customer's application to be prioritised over another's without good reason.

Mr and Mrs D have said that they weren't told that the process could take 12 to 15 weeks when they were speaking to m2l before their application was submitted. I think this could have been helpful, but I don't think it would have added to anything to what Mr D, at least, already knew. He was told that as soon as an offer had been accepted on a property they wanted to buy, they should complete a porting application form and submit it. Mr D during the early conversations made it clear to m2l that he knew buying the new property would take three to four months – which given he was told to submit the application as soon as their offer was accepted, was entirely in line with the timescale m2l expected for the process.

Mr and Mrs D haven't told us when their offer was accepted, but even assuming that happened only a few days after Mr D first spoke to m2l in August 2024, the timescale Mr D expressed would have meant completion sometime from the middle of November to the middle of December 2024 – after the deadline that Mr and Mrs D later informed m2l they needed.

While Mr and Mrs D may have agreed to a completion date of the end of October 2024, I can't see that m2l was aware of that before Mr and Mrs D agreed to it, or that once it was aware of it, it said that it could meet that deadline. Indeed, once it was aware of the deadline, m2l was consistent in telling Mr and Mrs D it was unlikely it could be met.

Furthermore, as m2l explained in September 2024, the timescales for much of the process was out of its hands. For example, m2l needed some more information about the property before it could confirm that it was acceptable security. This request was made by m2l's solicitors to Mr and Mrs D's solicitors, which would have forwarded it to the vendor's solicitors. Once the initial request was made, m2l had no control over the timescales for the information being provided – it was down to two firms of solicitors that worked for parties other than m2l.

I know that Mr and Mrs D won't agree with my conclusion about the timescales for their application, but I am not persuaded that m2l did anything materially wrong that caused delays in the process.

I now turn to the matter of the telephone calls of 27 and 30 September 2024. I have listened to the calls carefully and it is clear that Mr D was very unhappy with the information he was being given, both about the stage of the application and the potential timescale, given it was outside the timescale they had for completion. Mr D didn't think that porting the mortgage should take the length of time m2l had stated. He said that if he was applying for a new mortgage he would have an offer within two weeks. m2l was unable to agree and the conversation became entrenched. As the individual from m2l said toward the end of the discussion, the conversation was going around in circles.

I am satisfied that the individual Mr and Mrs D were speaking to did not laugh at them when they asked to speak to a manager and what he told them was correct. However, it was a difficult conversation and I think it could have been handled better from m2l's side, as could the part of the conversation on 30 September 2024 relating to Mr and Mrs D's concerns about the previous call.

Overall, I consider that it is appropriate for some compensation to be paid to Mr and Mrs D. When considering compensation, we look at what the business did wrong and the impact that had on the consumers. Mr and Mrs D's daughter explained that they had spent the weekend upset and confused following the 27 September 2024 conversation. It is clear from the telephone call that much of that upset was them being told that the timescale they needed for completion was not likely to happen. As I haven't found that m2l did anything wrong in this respect, I can't make an award for that upset and worry – only the additional upset caused by the poor call handling. I am in agreement with our Investigator that, given the circumstances, £100 is fair and proportionate.

My final decision

My final decision is that I uphold this complaint in part. In full and final settlement of I require more 2 life Ltd to pay Mr and Mrs D £100 compensation for the worry and upset its poor service caused them.

Under the rules of the Financial Ombudsman Service, I am required to ask Mr and Mrs D to

accept or reject my decision before 12 September 2025.

Derry Baxter
Ombudsman