

The complaint

Mr C has complained that Starling Bank Limited (“Starling”) gave him inconsistent information regarding his disputed transaction claim.

What happened

On 1 May 2025, Mr C contacted Starling as he noticed a transaction for £9 appear on his account that he didn’t recognise.

Starling raised the disputed transaction claim for Mr C but said that, as the payment was made using Chip and Pin, his claim was unlikely to succeed.

The claim was subsequently upheld by Starling and £9 was credited back into Mr C’s account. However, Mr C was unhappy as he said Starling staff had given him inconsistent information.

Starling issued its final response to his complaint on 8 May 2025 and didn’t uphold the complaint.

After Mr C referred his complaint to this service, one of our investigators assessed the complaint, but they didn’t uphold the complaint either.

As Mr C didn’t accept the investigator’s assessment, the matter was referred for an ombudsman’s decision.

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 reviewed everything, I don’t uphold this complaint.

This complaint came about because Mr C noticed a transaction for £9 on his account that he didn’t recognise. Once Starling had considered his claim, it credited £9 back into Mr C’s account. It also arranged for a new debit card to be issued, given that the circumstances of Mr C’s claim indicated that his debit card may’ve been compromised.

So from the above, it seems that Mr C’s claim was settled in his favour. Furthermore, I think that Starling took reasonable steps – by issuing a new debit card - to reduce the chances of further unauthorised transactions occurring on his account again.

Mr C is unhappy as he says that Starling gave him incorrect and conflicting information regarding his claim.

When Mr C first raised his claim on 1 May 2025, he was told that, due to the Chip and Pin being used for the transaction, there was a high chance that the claim would not succeed. Mr C was also told that he would be provided with an update *within* 5 working days.

The following morning, Mr C contacted Starling to ask for an update. Starling told Mr C that there was no update on his claim yet and, as he’d been told the day before, Starling explained that an update would be provided *within* 5 working days. The member of staff he contacted did agree to follow up his query with the fraud team. I can see on Starling’s systems that the member of staff did this.

Later that morning, the fraud team contacted Mr C to explain that his claim had been upheld in his favour and the £9 had been refunded back to Mr C. It was explained that the credit of £9 had been back dated to when the payment was initially taken out of his account.

Having reviewed the interactions Mr C had with Starling about this matter, I can't see that Mr C was given incorrect or misleading information. Mr C was given reasonable information to manage his expectations regarding the outcome of his claim, although it was promptly then found in his favour anyway. And Mr C was promptly notified of the outcome of his claim, when his claim had been processed by Starling's fraud team.

Overall, I think that Starling dealt with Mr C's claim fairly and reasonably. So I see no reason why Starling should pay any compensation to Mr C regarding this matter.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 27 October 2025.

Thomas White
Ombudsman