DRN-5708364

The complaint

Mrs E complains that SECURE TRUST BANK PUBLIC LIMITED COMPANY provided poor customer service.

What happened

Mrs E has expressed concerns over the background noise she experienced during a telephone call with Secure Trust. She's worried that her conversations with her bank take place in an unsecure and unsafe environment. She also says the reception on the call was poor. So, she complained.

But she found it difficult to complain as she says complaints about Secure Trust can only be raised on-line via secure messenger. She says her experience raising the complaint was poor as the website kept timing out.

Secure Trust partially upheld Mrs E's complaint. It said that calls are handled in a secure space that meets regulatory standards. But it acknowledged that quality of call line was poor, and that Mrs E had to keep repeating herself. So, it paid Mrs E £25 by way of an apology. It added that websites time-out for security purposes. Mrs E didn't accept the compensation payment. She felt £150 was more appropriate. And she referred the complaint to this service.

One of investigators looked into Mrs E's complaint. She accepted that there had been some background noise in the calls, but not to the extent that she thought Mrs E's details would have been overheard by others. She thought the background noise was in keeping with a call centre environment. She also thought that it wasn't unusual for websites to time out after a period of inactivity for security reasons. Overall, she considered £25 compensation that Secure Trust had paid Mrs E was sufficient. Mrs E didn't agree, and she asked for her complaint to be escalated. So, it been passed to me to decide.

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.

It's clear Mrs E feels strongly about her complaint and I'm aware I have only summarised the circumstances of it above. So, I'd like to reassure Mrs E that I have taken into account everything she has told us, and I've listened to the calls she had with Secure Trust. Having done so, I understand the crux of Mrs E's complaint to be the background noise during calls with Secure Trust, and the difficulties she has contacting it via its on-line systems.

I've listened to the call Mrs E had with Secure Trust. And I agree that there is some background noise during the call. And it's clear from the conversation that Mrs E found the noise, and the reception on the line, impacted her interaction with the call handler. But while I accept the background noise was frustrating for Mrs E, I've found it to be typical of a call centre environment, and I'm not persuade the noise was excessive or that you could overhear other people's conversations.

I understand Mrs E feels that calls answered in a call centre means her personal information may not be secure. But it's not unusual for banks - and larger businesses in general which handle calls from customers, do so in a call centre environment. And here I haven't seen anything to suggest that Mrs E's personal information has been compromised. In any event, I've noted that during the call Secure Trust did offer Mrs E a call back from a private room, so I think Secure Trust did enough here to assist Mrs E given the frustration she was experiencing with the background noise.

Ultimately, it's not for this service to tell Secure Trust how to set up its business operations. Secure Trust has paid Mrs E £25 in recognition of the poor reception on the call. Overall, taking all the above into account, I think this amount of compensation is fair.

Mrs E says she finds it difficult to correspond with Secure Trust – specifically, she has mentioned that she had to raise her complaint on-line – via a secure messenger service, which she found difficult to use and it kept timing out.

While I appreciate it is frustrating when on-line systems time-out, I don't find this to be usual. In my experience, many on-line systems time-out after a period of inactivity for security reasons. So, I don't think it's unreasonable that Secure Trust's on-line system times-out.

In her calls to this service, Mrs E has mentioned that secure messenger is the only way Secure Trust allows customers to raise complaints and/or contact them. But I've seen on its website that secure Trust has several ways customers can communicate with it – including when raising a complaint. This includes on-line, in writing, by email and by phone. More information can be found here: https://www.securetrustbank.com/contact-us/complaints.

Overall, while I'm sorry to disappoint Mrs E, I'm not persuaded that Secure Trust is required to take any further action in respect of this complaint.

My final decision

For the reasons give above, I don't uphold this complaint - in the sense that SECURE TRUST BANK PUBLIC LIMITED COMPANY has already paid Mrs E fair compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mrs E to accept or reject my decision before 23 September 2025.

Sandra Greene
Ombudsman