

The complaint

Mr T complains Atom Bank PLC sent him a consolidated tax certificate for all of his accounts rather than individual certificates.

What happened

Mr T has five accounts with Atom.

Mr T complained to Atom when it sent him a consolidated tax certificate covering all of his accounts rather than individual certificates for each of his accounts. He said that this made it harder for him to work out how much interest he'd earned, was incorrect and misleading.

Atom looked into Mr T's complaint and said it sends customers consolidated tax certificates to help them with their tax. It didn't, therefore, agree that it had done anything wrong. Atom provided Mr T with a breakdown of the interest he'd earned by account in its response. Mr T was unhappy with Atom's response and complained to our service.

One of our investigators looked into Mr T's complaint and didn't think Atom had acted unfairly or unreasonably. Mr T disagreed and asked for his complaint to be referred to an ombudsman for a decision. His complaint was, as a result, passed to me.

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've seen the consolidated tax certificate Atom sent to Mr T and can understand not only why a consolidated format might be helpful for its customers but also why Mr T wants to be able to see how much interest he's earned on each of his accounts. I can, however, see that Atom provided Mr T with the information when he complained – and has said he can always ask for this.

I can see that Mr T's circumstances mean that it's not as easy for him to communicate as it might be for others. I don't, however, think there's enough here to say that Atom has acted unfairly or unreasonably. That means I agree that this is a complaint we can't uphold.

My final decision

My final decision is that I'm not upholding this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr T to accept or reject my decision before 14 November 2025.

Nicolas Atkinson
Ombudsman