

The complaint

Mr W has complained that Coventry Building Society has made changes to his account without his consent, which has caused him significant distress.

What happened

Mr W had an 'Interest Zone' account with Coventry, but it changed this to an 'Easy Access' account. Mr W has also explained that it removed a named contact from the account. This had had a severe effect on his wellbeing and circumstances.

One of our investigators looked into what had happened. And he could see that the 'Interest Zone' account had been opened in 2000, when Mr W was 16 years old. And, it was only available for until the age of 18, as it was aimed at helping young people to start saving. The terms of the account allowed for it to be changed, and accordingly it was changed to an 'Easy Access' account. However, the account number and sort code stayed the same.

Our investigator couldn't see any historical evidence of a named person ever having been on the account, so didn't think Coventry had removed anyone.

The complaint's now been 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.

Having done so, I'm not upholding it. I'll explain why.

I'm sorry this matter has been so upsetting for Mr W. I've looked very carefully into what happened. Due to the passage of time, the terms and conditions of the account from when Mr W opened it aren't available. But I've seen the current ones, and also historical ones. These allow for Coventry to unilaterally change an account. So, on balance, I think it likely this would also have been in the terms from 2000 – particularly given that the account was only designed to be available until the customer turned 18.

What is unclear to me, is why this didn't happen until 2024 – so, 22 years after it should have. That said, I can't see that having the account continue as it was for this time caused any detriment to Mr W. And, I can see that Coventry acknowledged what had happened, and gave Mr W extra notice before switching the account over in early 2025. I think this was fair.

I've been unable to find any evidence of a named contact ever having been on the account. So, it follows that I can't see that Coventry removed anyone. But, if Mr W would like to add someone, I would urge him to contact Coventry to discuss this.

Taking everything into account, I don't think Coventry has behaved unfairly. I hope that my findings give Mr W some reassurance and comfort regarding the security of his account.

I would also urge Mr W to discuss with Coventry any reasonable adjustments it may make to

how it communicates with him in the future, if he thinks this could help allay any concerns regarding his account.

My final decision

For the reasons given above, it's my final decision not to uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 13 October 2025.

Elspeth Wood
Ombudsman