

The complaint

Mr H and Mrs H complain Courtiers Investment Services Limited ('Courtiers') provided an online portal that was defective. They say this caused them severe distress and inconvenience for a period of months and Courtiers failed to find a solution or compensate them.

This complaint was made jointly by Mr H and Mrs H. Some of the actions mentioned in this decision were made by one or the other of Mr H and Mrs H. But for simplicity I've referred throughout to Mr H and Mrs H together.

What happened

Mr H and Mrs H had an investment account with Courtiers. In February 2024 Courtiers introduced a new online interface called the personal finance portal ('the portal').

Mr H and Mrs H were '*early adopters*' of the portal. They provided detailed feedback saying the portal was very poorly constructed, particularly in comparison to a service they'd used previously.

On 8 April 2024 Mr H and Mrs H submitted a complaint to Courtiers. They described a lack of functionality and said the portal was '*riddled with bugs, defects and design errors*'. They said they wanted a written apology addressing the issues they raised and they wanted evidence Courtiers had taken action at senior management level, learned lessons and acted to improve the quality of software it received from third-party providers. They listed issues with the following seven aspects of the portal which they wanted Courtiers to resolve:

- Investment valuation summaries for Courtiers funds
- Investment summaries for each household member
- Accuracy to four decimal places
- Historic valuation reports
- Cash transaction reports
- Fund transaction reports
- Capital gain and loss reports

On 5 June 2024 Courtiers responded to the complaint. In summary it said the following:

- Courtiers had been discussing with its third-party software provider the issues raised by Mr H and Mrs H.
- Courtiers provided a spreadsheet showing how the third-party software provider had categorised the issues raised by Mr H and Mrs H, for example whether the issue

might constitute a bug or whether it was something that could be addressed by its head of user experience as part of broader work.

- The timescale to address the issues would likely be measured in months due to various requirements associated with software development.
- Many of the issues Mr H and Mrs H had raised had been marked as '*defect*'. As had been requested by the third-party software provider, Courtiers intended to put together the evidence required to replicate the issues and to log the issues as '*support cases*' to be looked into by the third-party software provider.
- Mr H and Mrs H had said the software for the portal should be rewritten '*from the ground up*' but this was unlikely to happen because the portal had been rolled out to 750,000 users.
- Courtiers found Mr H and Mrs H's comments on user experience to be insightful and it intended to follow-up on the points raised.
- In regard to the seven specific issues Mr H and Mrs H had raised in their complaint, some related to functionality that already existed or was in the process of being provided. The requirement for accuracy to four decimal places had been marked as '*not planned*' but Courtiers intended to raise it with the third-party software provider. And the requirement for reports on capital gains and losses wouldn't be met by the portal but was already met each year by a Courtiers adviser.
- Courtiers was happy to continue to engage on the issues in a constructive fashion and ensure as many items were resolved as possible.
- Courtiers thanked Mr H and Mrs H for the feedback they'd given which had been very useful, and it apologised for their experience of the portal.
- If Mr H and Mrs H weren't satisfied with the response from Courtiers they could refer their complaint to this service.

Mr H and Mrs H weren't satisfied. They continued corresponding with Courtiers about their complaint. Amongst other things they said the following:

- It would be wrong to treat the letter from Courtiers as a final response to their complaint. They preferred to treat it as '*an important progress update*'.
- They had included about 70 items on their defects list, and Courtiers had made very little progress on any of the items. It had also made very little progress on the seven items raised in Mr H and Mrs H's complaint. And it hadn't offered any mitigation or workaround.
- Information on the portal about fund valuations was difficult to access and was affected by errors.
- The portal didn't make clear which investments belonged to which household member.
- Information about capital gains and losses should be produced by software, for improved accuracy and productivity.
- Courtiers hadn't addressed Mr H and Mrs H's request for it to demonstrate '*lessons*

learned'.

In the months that followed Mr H and Mrs H contacted Courtiers numerous times and they were unhappy that Courtiers sometimes didn't respond.

In one response in July 2024 Courtiers suggested that as a workaround Mr H and Mrs H could use the portal they'd used previously which they'd been very happy with. Courtiers said this would be an arrangement unique to Mr H and Mrs H, to address the concerns they'd raised. Mr H and Mrs H said they didn't want the risks associated with using a portal that wasn't provided as standard by Courtiers and so they preferred to see Courtiers improve its current portal.

Also in July 2024 Courtiers released an update to the portal. Mr H and Mrs H said it had only partly resolved three of the seven issues they'd raised in their complaint but it didn't address the other issues. And it didn't contain many bug fixes.

A number of emails from Courtiers referred to face-to-face meetings with Mr H and Mrs H to discuss their complaint. And on 10 September 2024 Courtiers sent an update from a meeting it'd recently had with the third-party software provider.

In December 2024 Mr H and Mrs H referred their complaint to this service. They said Courtiers had failed to deal with their complaint after issuing its response on 5 June 2024 and that had caused communications to break down fully in August and September 2024. They said they sent several constructive proposals but Courtiers didn't respond. They wanted Courtiers to apologise, reissue its final response to their complaint, and provide compensation.

One of our Investigators looked into Mr H and Mrs H's complaint. He didn't think Courtiers had treated Mr H and Mrs H unfairly or unreasonably. In summary he said the following:

- Courtiers made a business decision to change its client portal system to the current system. It said it made that decision because of a high volume of service issues and a lack of problem-solving by the previous third-party software provider.
- Since the change Mr H and Mrs H had sent a series of improvement or development suggestions to Courtiers and they'd asked for updates from Courtiers about the implementation of those suggestions.
- Courtiers had said any changes would take months to implement and it had explained why.
- This service didn't have the authority to tell Courtiers its portal wasn't fit for purpose. And there was no evidence that was the case.
- While there were improvements that could be made, there was clear evidence that Courtiers was working with Mr H and Mrs H in order to implement any of their suggestions that could be implemented.
- It was for Courtiers and/or the third-party software provider to decide what changes would be implemented. That wasn't something that could be mandated by a customer or by this service.
- The issues Mr H and Mrs H experienced with the portal didn't appear to have caused them financial detriment. It was more the case that they experienced daily frustration over a system they felt could be improved.

- The activity of complaint handling is outside the scope of the activities this service can investigate.
- Courtiers liaised with the third-party software provider many times and provided Mr H and Mrs H's feedback. It also requested updates on the suggestions and relayed updates to Mr H and Mrs H.
- It wasn't unreasonable that changes to the portal could take months. And Courtiers hadn't given Mr H and Mrs H unreasonable expectations about how long things would take.
- Mr H and Mrs H clearly felt strongly on the subject but the investigator couldn't fairly conclude Courtiers had acted unreasonably.

Mr H and Mrs H didn't agree with the investigator's view. They provided a substantial amount of detailed information and said, in summary, the following:

- Courtiers had a duty of care to give Mr H and Mrs H a portal that was easy to use and allowed them to monitor and manage their investments. Courtiers had fallen short of that duty by failing to provide a portal that had acceptable quality and functionality that was broadly equivalent to that of the portal previously used by Mr H and Mrs H.
- After Mr H and Mrs H had waited patiently for many months Courtiers had failed to produce a solution or a temporary workaround for the technical issues raised in the complaint.
- From June to December 2024 Courtiers had failed to handle the complaint appropriately. It failed to respond to some of the communications from Mr H and Mrs H and appeared to have closed down the complaint without telling them.
- Courtiers had chosen not to admit any wrongdoing in relation to its software and its complaint handling.
- Some individuals at Courtiers had acted fairly and reasonably, including one who *'worked tirelessly ... whilst keeping [Mr H and Mrs H] informed on progress (or lack of progress)'*.
- Mr H had the professional and technical background and knowledge to recognise that Courtiers shouldn't have released portal in the state it was in.
- Mishandling of their complaint combined with ongoing software failures significantly disrupted Mr H and Mrs H's daily life from February 2024 onwards. The most acute distress occurred in March-April 2024 when *'sleepless nights and emotional strain brought our peaceful married life to a complete standstill for several weeks'*.
- Courtiers should pay Mr H and Mrs H compensation of £750 to £1,500.

Because no agreement could be reached, the complaint was passed to me to review afresh and make a 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 done so, I'm not upholding the complaint. I'll explain why.

The purpose of this decision is to set out my findings on what's fair and reasonable, and explain my reasons for reaching those findings, not to offer a point-by-point response to every submission made by the parties to the complaint. And so, while I've considered all the submissions by both parties, I've focussed here on the points I believe to be key to my decision on what's fair and reasonable in the circumstances.

My role here is to consider whether Courtiers has treated Mr H and Mrs H unfairly or unreasonably in the particular circumstances of this complaint. It's not to assess the service or tools provided by Courtiers to its customers more broadly.

In the circumstances of this complaint Mr H and Mrs H made numerous observations about how the portal could've been improved. Courtiers found the observations to be valuable. I recognise that Mr H has substantial professional knowledge and experience in software development. So it's not surprising he was able to provide so much useful feedback to Courtiers.

However, Courtiers didn't have an obligation to provide information via its portal in the particular way Mr H and Mrs H wanted. As I've said Courtiers found their suggestions useful – and it seems that in many instances Courtiers agreed that the suggestions, if implemented, would make the portal a better product. But that doesn't mean Courtiers acted unfairly or unreasonably to Mr and Mrs H if the product it provided to them didn't include those improvements.

Similarly, Courtiers didn't necessarily act unfairly or unreasonably if its portal provided different functionality from the service Mr H and Mrs H had previously used. Which portal and which software provider it chooses to use is a business decision for Courtiers. I haven't seen any evidence Courtiers said its portal would give Mr H and Mrs H the same functionality they'd had from the previous service. But Courtiers did offer Mr H and Mrs H the opportunity – as a workaround – to use that previous service.

Having reviewed all of the correspondence submitted to this service I think Mr H and Mrs H can be confident that in fact Courtiers took their complaint seriously. It apologised in writing for their experience of the portal and told them it found their suggestions useful. It said it would implement as many improvements as possible. And it did in fact work towards doing so. While Mr H and Mrs H have said overall they're not happy with what Courtiers managed to do, they did acknowledge that one relevant manager at Courtiers '*worked tirelessly*' to try and bring about improvements that been suggested by Mr H and Mrs H.

In short I'm satisfied Courtiers took things seriously and took steps towards improving the portal. And in any case, having considered the list of particular issues Mr and Mrs H's complaint asked Courtier to address, I'm not persuaded the provision of the portal was unfair or unreasonable, even if it lacked the functionality and ease of use Mr H and Mrs H wanted to see.

As the investigator for this service said, our remit generally doesn't extend to making decisions on complaints about the way a business handles a complaint. But I think it's useful to note here that when Mr H and Mrs H said they wanted to complain Courtiers was required to give them a final response to their complaint within the timeframes specified by the regulatory rules that govern how financial services firms must handle complaints. And it was required to tell them in that final response that they could refer their complaint to this service if they weren't satisfied with the final response from Courtiers. So although Mr H and Mrs H

sought to characterise the response from Courtiers as an interim response, Courtiers had been required to provide a final response by June 2024.

Overall, I very much appreciate Mr H and Mrs H's efforts in providing evidence to this service to flesh out the different aspects of their complaint. I want to assure them I've looked carefully at everything they've sent. I realise my decision will be disappointing for them. But I can't fairly say Courtiers has treated them unfairly or unreasonably in the particular circumstances of this complaint. And so I'm not requiring Courtiers to take any action.

My final decision

For the reasons I've set out above, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr H and Mrs H to accept or reject my decision before 29 September 2025.

Lucinda Puls
Ombudsman