

The complaint

Mr A is unhappy with OneSavings Bank Plc trading as Kent Reliance. He said he received a letter from Kent Reliance dated 18 March 2025 on 31 March 2025. Mr A is unhappy about how and when Kent Reliance releases post to its customers. Mr A said he suffered significant delays in receiving post only from Kent Reliance. Mr A was also unhappy that he was left with such limited time to act and Kent Reliance was using that to lock customers into its own products for another year.

What happened

Mr A was away so he didn't open the letter until 1 April 2025. This letter informed Mr A that his fixed rate ISA would mature on 2 April 2025 and if it didn't hear from him it would automatically transfer these funds into a new 12 month fixed ISA on 3 April 2025.

But Mr A didn't want another fixed rate ISA. Instead, he opened a new easy access ISA and hoped to transfer the entirety of the funds to this new ISA. Once he had opened this, he found there was no option to transfer the funds online. Mr A found that Kent Reliance would only accept ISA transfers from another provider. It said the only way to carry out an internal ISA transfer was by secure message which had a three working days response time.

Mr A said it felt to him that Kent Reliance was preventing existing customers from undertaking an internal ISA transfer by deliberately delaying maturity notices so the customer gets locked into another one of its 12 month products. Mr A noted Kent Reliance said it sends mail when it is generated but he sent this service several letters from it and shared the dates he said the letters had arrived. Mr A noted several long gaps between the date of printing and arrival with him.

Mr A was pleased to report Kent Reliance did eventually sort the transfer out for him by phone and he didn't have to stay in the fixed term product. But said it did cause him a lot of inconvenience and distress.

Mr A said he wanted an apology and £50 for the distress and inconvenience caused.

Kent Reliance said all processes were followed correctly. It said in the discussion between Mr A and a staff member on 7 April 2025 he was given the correct explanation.

Kent Reliance said the maturity instructions were printed and dispatched without any delays on 18 March 2025. It said it wasn't accountable for postal delays after that. It said it also publishes maturity options within customers online accounts. This was also done on 18 March 2025.

Kent Reliance said the wording within the maturity instructions were clear.

Mr A remained unhappy and brought his complaint to this service.

Our investigator didn't uphold the complaint. She said she understood his frustration at the late arrival of the letters. But she didn't think Kent Reliance had acted unfairly or

unreasonably. She said internal documents from Kent Reliance showed the letter was posted on the same day it was generated. Our investigator said she had no reason to doubt when Mr A received it but the postal service wasn't down to Kent Reliance. She accepted the online option was also posted the same day for Mr A to view online. Regarding notifications she accepted this was down to customer selected preferences. She didn't think Kent Reliance had deliberately delayed the maturity details.

Mr A didn't accept this. He said this service had failed to consider the evidence and misinterpreted his complaint.

Mr A said it was the Kent Reliance default option allowing it to lock their customer in for 12 months. He said this was unheard of. And he said customers couldn't make an informed choice in the limited time left when letters eventually turned up. He noted letters had delays in arriving with him from Kent Reliance of between eight and fourteen days. Mr A said the letters and records might suggest they get to the post room the same day but after that he said it was questionable.

Mr A said if he opted to get online notifications this led to marketing details being sent and links to third parties. He said most financial organisations sent messages to let customers know and Kent Reliance chose not to do this. He still felt Kent Reliance deliberately withheld information so it could lock customers back in again.

Our investigator further responded to say other financial providers aside from Kent Reliance did exactly the same thing of moving money into a similar product to the one just ended if there was no word from the customer. She mentioned the 14 day cooling off period which allowed a customer time to still decide what action they wanted to take. She didn't think this was unreasonable. There was no evidence from the post delivery service to show delays were down to Kent Reliance and our investigator accepted its evidence that it sent letters out the day they were generated.

Our investigator said it was Mr A's decision not to enable notifications on his phone. She didn't think Kent Reliance was deliberately withholding information and it had sent out the letters within a reasonable timeframe.

Mr A remained upset and asked for his complaint to be passed to an ombudsman for a final decision. He said evidence had been disregarded. He referred again to the post office objective of delivering within two days.

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 understand Mr A thinks this service has set evidence aside but I can confirm it hasn't. All the evidence has been considered. Mr A has given us details of the letters he received and how late they arrived after they were supposedly posted. And nobody is disputing what he said. But Kent Reliance has confirmed that post is sent the day it is generated with its own evidence to confirm this. So, the parties have completely different views. Mr A wants this service to set aside what Kent Reliance has said and accept his evidence. But although I can understand that I don't think that would be fair. There's nothing to show Kent Reliance delays post within its office or post room. I don't think it would be fair to accept one side or the other when the one area that neither party can control (the postal service) is involved as the go between. I appreciate that Mr A doesn't see it this way, but I need to consider if Kent Reliance has acted fairly and reasonably and based on the evidence on this point I can't say otherwise.

The maturity letter dated 18 March 2025 gave several options:

“1 Reinvest in another account with us

You may find an account you prefer on our website, rather than those offered on your choices options form. Please check the product's specific conditions for details of how you can apply. Please note, accounts on sale today could be withdrawn at any time and may not be available in the future.

2 Close your account and have your funds returned

If you choose either option 1 or 2, you can let us know by:

- *Returning the enclosed choices options form;*
- *Calling us on 0345 122 1122; or*
- *If you're registered for Online Services, you can send us a secure message.*

3 Do Nothing

We'll automatically transfer all of the matured funds into a new D104 1Y MTRTY FXD ISA 4.07% MI on the maturity date of your existing account. Please note you'll have 14 calendar days from its opening date to cancel your new account. Any closure or withdrawal requests received after this time are not permitted.*

4 Transfer your maturity proceeds to another provider

- *Complete and return your new provider's ISA transfer form to them before your maturity date.*
- *Tick the box within 'Step three' of your choices options form so that your funds aren't automatically transferred into D104 1Y MTRTY FXD ISA 4.07% MI after your existing account's maturity date.*
- *We will endeavour to transfer your cash ISA to your new provider as soon as possible, however this can take up to 15 working days in line with HMRC guidelines.”*

I think the letter clearly maps out all the options available to Mr A.

I can understand from Mr A's perspective he thinks Kent Reliance is acting to protect itself and keep hold of customer funds. He doesn't like that it puts the money back into a 12 month option and thinks it does this by delaying post release. Although Mr A thinks no other financial businesses put funds back into 12 month products, I don't think that's the case. I think there are many financial businesses that would do this if it is the closest option to what the customer had before, and it hasn't had any direct customer instruction. So, I don't think there's anything wrong with Kent Reliance doing this. We see complaints against financial businesses where it doesn't act in this way and puts the money into an instant access option only to then find the customer is upset as it hasn't mirrored the product that customer had previously. I think the key is that Kent Reliance was clear in its letter and online message dated 18 March about the options available and what it was going to do if instructions weren't received.

Kent Reliance was clear that even after the change over if Mr A made contact there was a 14 day cooling off period to allow it to then carry out his instructions. I don't think in these circumstances that is unfair or unreasonable.

Regarding Mr A's options being posted by secure message and the potential to get notifications he said enabling such notifications means he would get marketing and third party information coming his way. Mr A said Kent Reliance should send another message to say a secure message is available to view within an online account. He said as it didn't offer this separate message without him having to sign up for generic notifications it was still at fault. As far as Mr A is concerned this is still Kent Reliance trying to deliberately withhold key ISA information from customers so they are more likely to get locked into another one of its fixed rate products.

Kent Reliance confirmed its secure message is sent via the customer's online bank account. Regarding notifications it said *"If Mr A has opted into notifications, he would receive them. If he hasn't opted in, they wouldn't be sent. Opting in is a process which must be completed by the customer."*

Kent Reliance showed evidence of the messaging and Mr A's log in dates. It said he would have been able to see the message.

On this point I understand what Mr A said but it was his choice to opt out of notifications. I can't say that Kent Reliance hasn't followed its laid down process here - as it has. Mr A may wish that it provides extra services but it never offered to do so and therefore I accept that it didn't make an error here. I think it acted fairly and reasonably.

Mr A said Kent Reliance did eventually arrange an internal ISA transfer by phone so he wasn't forced into accepting another fixed term ISA. I noted correspondence dated 3 April 2025 confirming it had moved his funds into the Easy Access cash ISA as he requested. It again confirmed he had 14 days cooling off period if he wished to reconsider his choice.

I think Kent Reliance has acted fairly and reasonably throughout. I can't hold it responsible for postal delays when it has records showing letters are released from its office the day they are produced. I know Mr A has referred to the post service objective of 2 days for delivery but that is separate from Kent Reliance actions, I can't talk about the postal service. I think its correspondence was clear and it dealt with Mr A's requests as soon as he made them.

My final decision

I don't uphold this complaint.

I make no award against OneSavings Bank Plc trading as Kent Reliance.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr A to accept or reject my decision before 14 November 2025.

John Quinlan
Ombudsman