

The complaint

Mr F complained that Saffron Building Society ('the Society') should pay him more compensation than it had offered, after he had problems trying to access its app and the Society admitted it failed to respond as quickly as it should've done when he sent a secure message.

What happened

Mr F had password issues when trying to open the Society's app to manage his account. When he complained about this, and the time taken to respond to the issues raised, Saffron Building Society told him:

- his customer feedback was important.
- The Society had experienced an influx of secure messages and phone calls and branches had been very busy so it hadn't been able to respond to Mr F until nine days after the deadline set out in its business terms for responding to secure messages.
- How he could resolve the issue he'd experienced when he couldn't see his password hint.
- The problem he'd had trying to use some special characters for passwords was a known issue and it would update its website and app once this issue was fixed.
- As a result, the Society was minded to uphold Mr F's complaint.

When Mr F pursued things further with the Society, it offered him £20 compensation. Our investigator thought that whilst the Society could have explained things better, its offer was fair in all the circumstances.

Mr F disagreed with our investigator, mainly saying that this amount didn't adequately reflect the time and trouble he'd been put to as a result of the Society's avoidable errors. He said its website should've been clearer and whilst he appreciated that the password issue was resolved, the compensation offer didn't reflect the stress caused and the time he'd had to spend grappling with the issues in the first place and the multiple phone calls he'd had with the Society after he complained. He was also unhappy that there was a two-month delay before he received the Society's formal written response to his complaint.

As the complaint wasn't resolved, it was passed to me to decide. I issued a provisional decision, saying as follows:

'The background facts giving rise to this complaint are broadly agreed. And Mr F hasn't disagreed with what the investigator said about postal delays. So, save for confirming that I agree with what the investigator said about the Society not being responsible for late delivery of its final response letter, there's nothing further I can usefully add to what's been said about that. And as the Society has already upheld Mr F's complaint, I will concentrate on the question of fair redress, which is the main reason Mr F has asked for an ombudsman review.'

As I understand it, Mr F is mainly concerned that that the Society should pay him redress that better reflects the time and effort he's had to spend on this matter. He felt the Society was responsible for: *'...causing unnecessary stress and frustration and a whole lot of inconvenience that could have been avoided. Seems things have just snowballed here from the initial service issues and no one has really taken a grip of this complaint at any point...'*

I can understand Mr F's frustration. The password issue has never been properly explained so I don't know why this proved to be problematic for Mr F – save to say that I haven't been provided with any information that suggests he was to blame for not being able to view a password hint when he tried to do this. The Society has acknowledged that its website didn't make clear that some special characters wouldn't be valid for password purposes on the app and shouldn't be used. So I have some sympathy with Mr F when he said this was an avoidable problem – especially as the Society seems to have known about this issue. I've taken into account that Mr F said he tried repeatedly to reset his password and *'went round in circles with it not being accepted'*. I can understand this was very stressful – especially as he was trying to give instructions in respect of an impending maturity date. The Society agreed it had taken over a week longer than it should've done to respond to Mr F's secure message about what happened. The Society put forward a settlement offer to Mr F only after he pursued matters following its written response to his complaint, which involved him in additional phone calls. I've thought about the impact all this had on Mr F to decide if the Society's offer of £20 is fair to resolve the complaint, or if it should do more to put things right.

Mr F told us he hadn't suffered any specific financial loss. But fair compensation isn't just about monetary loss – it needs to reflect the wider impact on Mr F of the Society's service failings. I don't doubt that the Society's admitted poor service and the shortcomings I've mentioned would've been frustrating and inconvenient for Mr F. Set against this, I think it's reasonable to expect that sometimes digital banking can throw up issues that are inconvenient. It doesn't automatically mean that any or any significant financial payment is due as compensation.

Our approach to redress is to aim to look at what's fair and reasonable in the particular circumstances of a complaint. There's more information on our website here: <https://www.financial-ombudsman.org.uk/consumers/expect/compensation-for-distress-or-inconvenience>.

This says that typically, an apology or small monetary award of less than £100 will fairly compensate a one-off incident or occurrence – such as a small administrative error or a short delay. And using financial services won't always be totally hassle free and we wouldn't award for things that aren't more serious than the normal nuisances of everyday life. This means that just because there's been a mistake, it doesn't necessarily follow that we would always award compensation.

Overall, I think £50 compensation is fair and reasonable in these circumstances. It reflects the distress and inconvenience Mr F was caused and is in line with the amount this service would award in similar cases.

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.

The Society said it had no additional information or points to add but I've carefully considered Mr F's further representations. I appreciate he feels strongly that further

compensation is due. But each case is considered on its own merits according to the particular circumstances that apply. Having done that here, I am satisfied, for all the reasons I've explained above, that £50 is fair and reasonable compensation for Mr F in this situation.

Putting things right

The Society should pay Mr F £50 compensation in total, to reflect the impact on him of its admitted poor service and shortcomings in the overall service it provided. For the avoidance of doubt, the Society can deduct from this total any compensation payment it has already paid to Mr F in respect of this complaint.

My final decision

My final decision is that I uphold this complaint and direct Saffron Building Society to take the steps set out to put things right for Mr F.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 17 September 2025.

Susan Webb
Ombudsman