The complaint

Miss P complains about the wait time for Yonder Technology Ltd trading as Yonder to respond to messages about her fraud claim.

What happened

Miss P contacted Yonder on 2 November 2024 to report unrecognised transactions on her account. Yonder suspended the account and investigated the reported fraud. All the fraudulent transactions were subsequently refunded in full totalling £782.47 and an additional £3.67 was reimbursed to cover any associated interest charges.

During the handling of the case, Miss P experienced long delays in her communication with Yonder both via live chat and telephone. This led her to raise a formal complaint with Yonder and a request for compensation of £350.

In its final response, Yonder acknowledged that whilst some of Miss P's live chat messages were responded to promptly, there were periods where she experienced long delays in receiving updates. Yonder apologised that it was unable to respond as quickly as Miss P expected. Yonder also acknowledged that Miss P had been kept waiting for over three hours when she telephoned. It said she had called the recoveries team which wasn't equipped to handle fraud related enquiries, but it apologised for the time wasted and the lack of direction provided. Yonder acknowledged that Miss P had been caused inconvenience and sent her a voucher for £50 by way of compensation.

Miss P remained unhappy and brought her complaint to this service.

Our investigator thought the compensation offered by Yonder was fair but said it should be credited to Miss P's bank account as a monetary sum and not sent as a voucher.

Miss P didn't agree. She said it had taken her days to resolve the matter due to the delays in responding. She said the live chat facility was misleading because the website gave no guidance on response time scales. Miss P said she suffered from depression and anxiety and that this had been exacerbated by her experience with Yonder.

Because Miss P didn't agree I've been asked to review the complaint.

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 know it will disappoint Miss P, but I agree with the investigator's opinion that the offer of compensation from Yonder is fair and reasonable. I'll explain why.

I've read and considered the whole file, but I'll concentrate my comments on those points which are most relevant to my decision. If I don't comment on a specific point, it's not because I've failed to take it on board and think about it, but because I don't think I need to comment on it in order to reach what I think is the right outcome.

Miss P called Yonder on 2 November 2024 to report fraudulent transactions on her account, but she was placed on hold for over three hours without being put through to anyone before the call disconnected.

Miss P then contacted Yonder via online chat but experienced delays in receiving responses, sometimes for up to 24 hours.

Yonder has acknowledged that Miss P experienced a long wait time when she called. It has also accepted that there were delays with the communication via online chat.

In relation to the fraudulent transactions, I can see that Yonder acted promptly to secure Miss P's account to prevent further losses, and that it refunded all the fraudulent transactions so that Miss P didn't suffer any financial detriment.

I'm sorry to hear that Miss P was a victim of fraud. I understand how worrying and upsetting this must've been. And I've thought about the impact that the delays in the communication with Yonder had on Miss P, taking into account what she's said about her pre-existing medical conditions.

Having done so, I agree with the investigator that the offer from Yonder to pay compensation of £50 is fair and reasonable. I'm satisfied that this sum is in line with what this service would award in similar circumstances where there has been inconvenience caused by service delays but no financial impact.

I can see that Yonder sent Miss P a voucher for £50 because she had closed her account with them. I think Miss P should receive her compensation as a monetary sum, so I'm directing Yonder to send the compensation to Miss P's bank account.

Putting things right

To put things right, Yonder must pay £50 compensation to Miss P by sending it to her bank account.

My final decision

My final decision is that I uphold the complaint. Yonder Technology Ltd trading as Yonder must take the steps I've set out above.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss P to accept or reject my decision before 2 October 2025.

Emma Davy
Ombudsman