

### **The complaint**

Mr D complains Yorkshire Building Society didn't want to transfer the funds in his cash ISA to another provider. He complains his transfer as a result took over a month – and only then because he chased.

### **What happened**

Mr D had a cash ISA with Yorkshire Building Society. He says he decided to transfer the funds in his cash ISA to another provider as they were paying a higher rate of interest. I'll refer to that other provider as "B" throughout the rest of this decision.

Mr D says he completed an ISA transfer request on 17 April 2025 instructing Yorkshire Building Society to transfer the funds in his ISA to B. He says that the transfer didn't go through, so he contacted Yorkshire Building Society and B and was given conflicting information. He says he was told to put in another transfer request which he did. He says that second transfer didn't go through until 16 May 2025. He complained to Yorkshire Building Society and asked for four weeks lost interest and compensation.

Yorkshire Building Society looked into Mr D's complaint and said that it received an ISA transfer request from B on 14 May 2025 and completed the transfer within two days. It didn't, therefore, agree that it had done anything wrong. Mr D was unhappy with Yorkshire Building Society's response and so complained to our service.

One of our investigators looked into Mr D's complaint but didn't recommend that it be upheld. They said that his initial transfer request had been rejected. Mr D wasn't happy with our investigator's recommendation and asked for his complaint to be referred to an ombudsman. His complaint was, as a result, 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.

I accept that Mr D asked to transfer the funds in his cash ISA at Yorkshire Building Society to another provider who was paying a higher rate of interest. In order to do that, he needed the provider to whom he was moving money – in other words, B – to submit a transfer request to Yorkshire Building Society. That involved, amongst other things, filling in a transfer request form. I'm satisfied that the transfer request form that needed to be filled in asked Mr D for the details of his ISA at Yorkshire Building Society. I'm also satisfied that Mr D filled in the section of the form that asked him for his account number and sort code correctly. More importantly, I'm satisfied that the transfer would have gone through on the first attempt had he done no more. In other words, that the funds would have been transferred soon after 17 April 2025. Unfortunately, there was a blank field on the form – intended for roll number details where relevant. I'm satisfied that Mr D entered some additional information into this blank field – he entered the words "EASY ACCESS ISA" – which though well intended meant Yorkshire Building Society automatically rejected his transfer request because that field is only meant to have numbers in it. I'm satisfied that B was notified of the fact that the request had been rejected and I've even seen correspondence from B explaining what I've just said.

Given what I've just said, I don't agree that Yorkshire Building Society didn't want to transfer the proceeds of Mr D's cash ISA to another provider, or that it looked for excuses not to do so. I can see that within two days of receiving a properly completed form, Yorkshire Building Society did what Mr D had asked. That doesn't mean that I don't accept Mr D is angry and frustrated. I can also see why he believes Yorkshire Building Society acted in bad faith. I do, however, hope that my explanation helps him understand better what went wrong here. And why I can't uphold his complaint.

## **My final decision**

My final decision is that I can't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr D to accept or reject my decision before 18 December 2025.

Nicolas Atkinson  
**Ombudsman**