

The complaint

Ms M complains Starling Bank Limited hasn't resolved the problems she's having with her banking App or apologised and compensated her.

What happened

A summary of what happened is below.

Ms M holds an account with Starling. In March 2025, she complained that her banking App had been lagging and freezing or sometimes closing when trying to make transfers. She said the problem had been ongoing for some time, causing her trouble and upset. She submitted that there was an occasion when she couldn't send money to another account, leaving her husband unable to make a payment.

Starling looked into things. Ms M also said that she had a video of the problems she was experiencing with the App but there wasn't the facility to upload it.

Starling suggested some things Ms M could do to see if this helped eliminate the problems but none of these resolved the issue, such as, deleting and reinstalling the App and installing updated software. After reviewing things, Starling believed the problem was likely to be with Ms M's device rather than the App, which it had no control over. However, it acknowledged it had overlooked she hadn't been able to upload the video. Starling apologised for this and said it would provide feedback to the relevant area.

Ms M maintained it couldn't be her device. She said the problems affected whatever device she used, and Apple had confirmed this. She wanted our Service to take a look and at how the bank had handled her complaint - an investigator gathered information. Starling said that it noted the email from Apple, however, there wasn't a trend of other customers reporting similar problems, so it maintained it was the device. It believed the videos also suggested the same thing.

The investigator didn't think the bank needed to do more. She was satisfied it had investigated the issues as much as it could and not found a problem with the App. She also noted payments from Ms M had been successful since October 2024, unless there were insufficient funds in the account. In terms of the video, she thought the bank's apology and feedback was enough and any concerns Ms M had about the bank's handling of her complaint wasn't something we could look at because of our rules.

Ms M disagreed. She asked that her complaint be passed to an ombudsman. She said, one of the main things that hadn't been considered was that an independent, third party, Apple had confirmed that the issue was not with her device or her Apple profile. This meant that the issue was with Starling whether they had been able to identify the reason or not. She appreciated Starling had done all that it could to identify the issue and that there was nothing further we could suggest that may help, but the fact of the matter was that she'd been disadvantaged in the time and effort she'd spent in trying to resolve this. Moreover, there had been times when she'd been without access to her money because of this. She wanted Starling to at least compensate her and say sorry.

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.

It's clear Ms M feels strongly about her complaint. I have read and considered everything that she's provided. As an informal dispute resolution service, we are tasked with reaching a fair and reasonable conclusion with the minimum of formality. In doing so, it's not necessary for me to respond to every point made, but to concentrate on what I consider to be the crux of the issue. Having done so, I'm not upholding this complaint, and I'll explain why.

Where a customer raises a problem, I'd expect the bank to acknowledge that and investigate. I'm satisfied Starling did that here, when it accepted Ms M's complaint, liaised with the relevant team and provided information to see if that would help fix the issues she was describing. I appreciate she says there is still a problem, and information from Apple says that it isn't her device, but these are clearly two opposing positions, which I don't think any further investigation is likely to change. Particularly, as Starling has highlighted other customers aren't reporting similar difficulties. Starling's information is that Ms M was still able to make payments, and I think that's an important consideration. Thinking about this, I'm satisfied Starling has done as much as I'd expect it to do and Ms M is aware of where she stands.

I've gone onto think about the trouble and upset Ms M has described, including the time she's spent trying to resolve the issue and being unable to upload the video. However, I think a lot of this is frustration and annoyance, rather than material distress and inconvenience. I have factored in that nearly all of us will at some point have to deal with organisations, which will result in minor inconvenience, but this doesn't automatically mean compensation is due. Of course, Starling's service did fall short when Ms M couldn't submit her video, but it has said sorry and provided feedback, which is fair.

In terms of other concerns Ms M has about Starling handling of her complaint, strictly speaking because this isn't a financial activity, it isn't something we have the power to consider. But even if we did, overall, there's been no detriment as Ms M has been able to refer matters to us for an independent review. All things considered, I'm not going to require Starling to do more. I realise Ms M will be disappointed by this, but these are my conclusions, and my decision completes our review of the complaint.

My final decision

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

Under the rules of the Financial Ombudsman Service, I'm required to ask Ms M to accept or reject my decision before 22 December 2025.

Sarita Taylor
Ombudsman