

## The complaint

Mr N is unhappy with Cynergy Bank Plc. Mr N withdrew £1,000 from his Cynergy Online Easy Access savings account to his nominated current account. Mr N wasn't happy and complained as almost three hours later the payment hadn't been received in the current account.

## What happened

Mr N made the complaint as after almost three hours he didn't know where the money had gone. He noted that Cynergy's confirmation page stated the withdrawal was sent as a Faster Payment.

Mr N said as he couldn't contact Cynergy's customer service department (because it was closed) he was stressed and anxious thinking his funds had gone missing.

Mr N said he wanted a full explanation of what had gone wrong and details of what Cynergy was going to do to put it right and stop this issue recurring.

Cynergy said the payment was requested by Mr N at 19:17 and completed on the same day at 22:47. It said within its terms and conditions in relation to electronic UK payments it notes:

*"Your payment will usually arrive with the other person's account provider (such as their bank) within two hours.*

*The latest your payment will arrive is by the end of the next working day."*

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

Our investigator didn't uphold the complaint. He said the transaction was completed within its overall timeframe laid down in the terms and conditions. He accepted it had taken longer than the usual two hours but said that some payments can take longer. He said sometimes larger amounts (such as this one for £1,000) could incur some further checks. He didn't think Cynergy had done anything wrong.

Mr N didn't accept this and responded to our investigator noting Cynergy hadn't responded to his numerous emails from June 2025, and our investigator hadn't addressed this in his view.

Our investigator said it hadn't been raised as part of the original complaint. He said Cynergy didn't necessarily need to respond further after its final response when there was no new evidence being provided. He said as these emails were after the final response this amounted to complaints handling.

Mr N didn't accept this and asked for his complaint to be passed to an ombudsman for a final decision.

## **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've read and reviewed every piece of evidence provided in this complaint. But I will keep to the factors that I see as central in my decision and as part of the original complaint. I won't comment on everything, and I can't comment on issues raised that Cynergy hasn't mentioned as part of the original complaint.

I can understand from the outset why Mr N was worried about his money. He didn't know where it was and was used to seeing Faster Payments move between accounts immediately.

The only details I've had around the timeframes are those detailed above by Cynergy confirming the transaction took around three and a half hours to complete. There's no evidence to suggest this isn't the case. I think the money getting to the new account within three and a half hours is in line with the account terms and conditions. So, I think that's fair and reasonable.

Mr N said he's unhappy that after the transaction Cynergy referred to it as "*sent*." He said this gave the impression everything had completed. Although I take his point, I think the word used describes what has been done. It sent the money out of the account. I accept that it hadn't turned up where Mr N had expected it to, but it was on its way. I don't think the terminology is unfair or unreasonable.

In relation to the terms and conditions it clearly states that the money will usually arrive within two hours. But it does also confirm it will certainly be done by the end of the next working day. I understand that Mr N finds that contradictory, but I think it's a fair and reasonable way to explain how long the process can take. I don't think it's incorrect.

This service accepts that banks like Cynergy do sometimes take a little time to check certain payments due to potential fraud issues. It is important that banks are able to do this to protect customers, customers money, and the bank itself. I don't think that's unreasonable, particularly when the bank acts within the timeframes it has laid down within the terms and conditions.

Although I do understand Mr N's initial worry the money did transfer within the timeframes stated with the account terms so I can't say Cynergy acted unfairly or unreasonably.

## **My final decision**

I don't uphold this complaint.

I make no award against Cynergy Bank Plc.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr N to accept or reject my decision before 2 January 2026.

John Quinlan  
**Ombudsman**