

## **The complaint**

Mr J complains about OneSavings Bank Plc's (trading as Kent Reliance) technical issues, which meant he wasn't able to fund an ISA (individual savings account) before the end of the 2024/2025 tax year.

## **What happened**

Mr J travelled to a Kent Reliance branch on 3 April 2025 and opened an ISA account. But he wasn't then able to deposit funds into it before the end of the tax year (a couple of days later) due to a technical issue that appears to have been affecting certain Kent Reliance customers. Mr J then opted to deposit funds into an ISA with a different provider.

He complained to Kent Reliance. When doing so, it appears that Mr J wanted to know what Kent Reliance would do to replace the interest he'd lost by having to accept a less preferential rate from another provider.

It responded to the complaint on 29 May 2025 and upheld it. It acknowledged that there were system issues at the time, which prevented certain customers, such as Mr J, from making deposits as they'd hoped to before the end of the tax year. But as Mr J's funds weren't ultimately invested with Kent Reliance, it said it was unable to fully compensate Mr J for the difference in the interest he would have received compared to the amount offered by other providers. However, to recognise the impact of the problems on Mr J, Kent Reliance paid him compensation of £175. This payment also took account of what Mr J perceived to be a wasted journey to the branch. Mr J didn't think the payment went far enough.

He then complained to the Financial Ombudsman Service. When describing his complaint to us, he said, amongst other things, that Kent Reliance's compensation payment didn't reflect the time and effort he'd spent chasing an appropriate resolution to his complaint.

The complaint was assigned to one of our investigators. Having reviewed the matter, she recommended that Kent Reliance make a further compensation payment of £75 (in addition to the £175 it had already paid) to recognise that, in addition to his wasted journey to a branch, Mr J also missed out on the opportunity to earn a higher rate of interest. Kent Reliance accepted the Investigator's assessment and recommendation. But Mr J didn't.

So, the complaint has been passed to me to decide.

## **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.

Having done so, I'm upholding the complaint for broadly similar reasons to our Investigator.

However, as I'll also outline, I'm satisfied that the payment Kent Reliance had already made (£175) together with the additional compensation payment of £75 recommended by our Investigator (which Kent Reliance agreed to pay) is appropriate compensation in the circumstances. So, the amount I'll be directing Kent Reliance to pay now is the additional

£75, if it hasn't already done so (making a total of £250). I appreciate that might be disappointing news for Mr J, as he thinks Kent Reliance should pay more. So, I hope the reasons I've given below are helpful in explaining how I've arrived at this decision.

Mr J travelled to a Kent Reliance branch to open his account. I can imagine his frustration when he learned of the system issues and wasn't then able to deposit funds before the end of the tax year as he'd hoped. In those circumstances, I can see why Mr J may have felt he had little option but to deposit his funds elsewhere. Kent Reliance also seems to accept that had it not been for those issues, Mr J would likely have been able to deposit his funds in time.

When he complained to Kent Reliance, Mr J seemed to suggest that it should replace the interest he'd lost by having to accept a less preferential rate of interest from another provider. But Kent Reliance didn't agree, as Mr J didn't ultimately deposit his funds into the Kent reliance ISA. I think Kent Reliance makes a reasonable point here. Had Mr J deposited his funds anyway, I'd likely have said that it should honour the interest rate he'd have received had it not been for Kent Reliance's system issues. I understand that Kent Reliance took a similar approach with other customers who were affected but had deposited their funds regardless. But I can't fairly say that Kent Reliance should do so in Mr J's particular case. Notwithstanding the system issues he faced with Kent Reliance, it was Mr J's choice, ultimately, to deposit his funds with another provider. And in doing so he accepted the rate of interest that provider offered.

When describing his concerns to the Financial Ombudsman Service, Mr J clearly believes Kent Reliance should recognise the time and effort he spent in trying to secure an appropriate outcome to his complaint. He doesn't think the total compensation payment on offer does that.

I've thought about Mr J's position carefully. It's worth saying that when making an award, I'll think about the impact a business' actions or omissions have had on the specific individual concerned. Not every shortcoming requires compensation.

Typically, I wouldn't make an award simply because a consumer has had to invest time and effort in making a complaint. That's because, in general terms, I think it's reasonable to expect consumers to engage with their banks and other financial providers when things go wrong. But I might award compensation where a consumer has had to go to considerable additional efforts to sort things out. I'm not persuaded that's the case here.

However, there's no doubt that Mr J has experienced frustration and inconvenience due to Kent Reliance's actions. Kent Reliance had already offered to pay Mr J £175 in compensation. In making this payment, it recognised that Mr J believed he'd had a wasted journey when travelling to a branch, albeit he did so of his own volition. It's also agreed to make an additional payment of £75 (making a payment of £250 in total) based on our Investigator's recommendation.

Overall, I think a compensation payment of £250 fairly recognises the frustration and inconvenience Mr J suffered. If it's not already done so, Kent Reliance should now make an additional compensation payment of £75 to Mr J. I'm satisfied the total compensation payment fairly recognises the impact the system issues had on Mr J.

### **My final decision**

I uphold this complaint.

OneSavings Bank Plc (trading as Kent Reliance) should pay an additional compensation payment of £75 if it's not already done so (meaning Mr J will have received £250 compensation in total).

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr J to accept or

reject my decision before 12 November 2025.

Amanda Scott  
**Ombudsman**