

The complaint

Mr W complains about Shawbrook Bank Limited after he opened a fixed term savings account.

What happened

The events after Mr W attempted to open the account are well known to both parties so my aim will be to summarise for background.

In March 2025, Mr W opened a 1-year fixed rate bond with Shawbrook and received correspondence from them which confirmed it was open. Around 20 days or three weeks later, Shawbrook emailed Mr W asking for ID to be submitted via links they supplied, which Mr W tried to do, but was unsuccessful.

Mr W made contact with Shawbrook and there followed numerous instances of contact in which it was established that the incorrect date of birth (DOB) had been recorded on account opening. This had caused Mr W to effectively become a duplicate customer with Shawbrook, as he had held products with them in the past. Also, the product that Mr W originally applied for had been withdrawn by Shawbrook therefore Mr W logged a complaint which Shawbrook looked into.

Shawbrook provided Mr W with a full response in which they addressed his concerns. Shawbrook said they required ID even after account opening to comply with regulation, the incorrect DOB was submitted within the application, and in terms of Mr W's efforts to upload his ID to Shawbrook, Shawbrook acknowledged these failed, so they upheld this part awarding £75 as an apology.

There followed more communication between Mr W and Shawbrook and as Mr W remained dissatisfied, he referred his complaint to our service. Our investigator liaised with Shawbrook who responded to say the level of service they provided was not to the standard expected, and offered Mr W an additional £100. Mr W declined this so after investigation, our investigator concluded that Shawbrook had not acted fairly and the total amount of compensation should be increased to £200.

Shawbrook agreed to this, but Mr W disagreed with this outcome and requested an ombudsman review his 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 have looked carefully at the information Shawbrook have supplied to us, and the extensive communication Mr W sent to our investigator and Shawbrook to see if it has treated him fairly.

The first point in contention that I want to address is around the incorrect month of birth being recorded on the application, which created a second profile and associated problems. Shawbrook have maintained they did not cause this error, and Mr W has said that in view of his extensive experience of opening accounts, he cannot be certain he caused the error either. Looking at the balance of probabilities, I do regard it more likely that Mr W via an input error, entered the information incorrectly, rather than it being entered correctly and Shawbrook processing it incorrectly. Also, in view of the information I've reviewed supplied by Shawbrook, I'm persuaded that is the case.

I did want to acknowledge Mr W's point that he was told by a staff member of Shawbrook that even if he had been able to successfully submit his ID, the DOB issue would have remained a problem in the background. Whilst I can appreciate Mr W's point here, I can't move past what appears to be the root cause of the DOB issue, this being an input error for which I can't hold Shawbrook responsible.

Another issue within my considerations is the near three-week timescale between Mr W opening the account, and Shawbrook requesting ID, and there are two points here. Firstly, in terms of why Shawbrook did not ask for ID sooner, they have said it was a regulatory requirement but admitted that they issued the request later than anticipated, which is regrettable. Accordingly, I would hope that Shawbrook will use this complaint as an opportunity to look over that process.

The other point connected to the timescale I mentioned above is a lack of evidence that Mr W neither attempted any contact with Shawbrook, nor attempted to fund the account. I want to acknowledge Mr W has said that the reason he did not try to fund the account is that he wanted to ensure that it was operating correctly and that he had received all the relevant details from Shawbrook. Whilst I appreciate Mr W's feeling here, I've seen welcome correspondence from Shawbrook dated the same day as Mr W opened the account which states *"The account is now open and fully operational"* and goes on to say *"The sooner you deposit a balance, the sooner you can start earning..."*

In view of this information, I consider it reasonable for Mr W or any customer to go ahead and fund the account, or perhaps make contact with Shawbrook if they remain unconvinced. Connected to this, I note Mr W subsequently commented that in view of the issues he had, he was relieved he didn't transfer funds when he had the chance to, as he would have had issues recovering them. However, given Mr W was investing into a fixed period account in which he was effectively agreeing to not have access to his money, it's not immediately clear the reason for any concerns about gaining access.

Moving onto what Shawbrook could have done better, I'm pleased to see that they acknowledged that the service level they provided was not of a sufficiently high standard, and as I mentioned above, I would hope Shawbrook have already taken learning points from this complaint. I note Mr W in a piece of correspondence to our investigator, expressed unhappiness that the investigator gave no mention in their view of a telephone call not being made in April, despite it being agreed by a Shawbrook staff member. My opinion here is that it wasn't necessary for our investigator to single out this failing as I regard it as included within Shawbrook's acknowledgement of their service standards.

Turning to compensation, I'm aware various amounts have been mentioned within this case so for clarity, an amount total of £200 remains the amount that our investigator has suggested, that Shawbrook have agreed to, but that Mr W does not consider to be fair and equitable. I've looked at the impact on Mr W of Shawbrook's actions and service, but also taken into my considerations the points I've made above pertaining to the 20-day period after opening. In conclusion, looking through our service's lenses of fairness and reasonability, I do regard the £200 total as an appropriate figure in the circumstances.

My final decision

For the reasons I have given it is my final decision that the complaint is upheld, and I require Shawbrook Bank Limited to pay Mr W a total of £200 compensation.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr W to accept or reject my decision before 24 February 2026.

Chris Blamires
Ombudsman