

The complaint

Mr G has complained that OneSavings Bank Plc trading as Kent Reliance (“Kent Reliance”) didn’t send him enough application forms to open new Demelza accounts.

Mr G has also complained that he’d sent statements for 11 accounts, but Kent Reliance initially said it hadn’t received them all.

Mr G also says that he asked for cheques to be sent to him for just 2 accounts, but ended up receiving cheques for 11 different accounts.

What happened

When Mr G discovered that a new issue of the Demelza account was available with a different interest rate, Mr G requested 11 application forms. However, Mr G says he only received a few application forms, requiring him to request further forms.

Mr G says that he instructed Kent Reliance to transfer the balances of the 11 accounts to external accounts, but when he sent Kent Reliance 11 statements, it said that he hadn’t sent all of the necessary statements. Mr G was subsequently told that the money could not be transferred into a savings account and could only be paid into a current account.

Mr G also says that he asked for the balance (less £10, to remain in the account) for two of the accounts to be sent to him by cheque. But Kent Reliance sent him cheques for all 11 accounts.

Unhappy with this, Mr G complained to Kent Reliance. Kent Reliance responded and said:

- Annual statements had been sent out to Mr G
- Letters informing Mr G about a change in rate were sent within a period of 4 days, so any further delays Mr G experienced would’ve been due to delays in the post.
- Each savings account issue has its own set of terms and conditions, which means that if a customer wishes to open a new savings account issue, an application form needs to be completed.
- It doesn’t send out a letter each time money is paid into a Demelza account. Mr G can contact Kent Reliance should he wish to enquire about the balances on the accounts.
- It has a policy to send all letters second class, which will include letters containing cheques.
- Nominated accounts (for savings accounts) need to be current accounts. It is not possible to have a savings account as a nominated account.
- During a phone call Mr G had with Kent Reliance on 5 June 2025, Mr G provided some account numbers, but he didn’t ask for 11 application forms to be sent to him. The member of staff sent the same amount of application forms as the number of account numbers Mr G had provided.
- It can arrange for further application forms to be sent to Mr G should he wish to apply for any further accounts.
- It apologised that letters confirming that accounts had been opened were not sent to Mr G.
- It accepted that it had sent Mr G more cheques than it should’ve sent. However, it acknowledged that Mr G had chosen to cash the additional cheques even though

he'd not requested them.

- It explained that it needed statements to verify the details of the account holders.
- It apologised for the errors it made and the inconvenience caused and arranged for a cheque to be issued to Mr G for £150.

After Mr G referred his complaint to this service, one of our investigators assessed the complaint and she didn't think that Kent Reliance needed to do anything further to put things right.

As Mr G didn't accept the investigator's conclusions, the matter was referred for an ombudsman's 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.

Having reviewed everything, I agree with the outcome reached by the investigator, for broadly the same reasons. I will explain why.

Firstly, I note that Mr G said that he wants more compensation because, he says the number of accounts involved, meant that it took more time, work and distress in trying to unravel matters. But Mr G wanted to open 11 Demelza savings accounts – which would've required him to complete 11 separate application forms. And I can see that the Demelza account is not available as an online account either – applications can only be made in branch or by post. So, even if things had gone as they should've, then I think there was always going to be a fair amount of effort and inconvenience caused to Mr G to achieve what he wanted.

Mr G says he asked for 11 application forms, but it seems the member of staff didn't realise that Mr G wanted application forms for *all* of the Demelza savings accounts he already had. Therefore, it's possible that not all of the forms were sent out due to a genuine misunderstanding. But having said that, more forms were sent out to Mr G when he requested them. And I can see that they are also available to download from Kent Reliance's website, if Mr G didn't wish to wait for the additional application forms to arrive in the post.

That said it's clear that some things did not go as they should've. For example, Kent Reliance didn't send letters confirming the new accounts had been opened, and it sent more cheques than had been requested. And although Mr G says that Kent Reliance initially said it had only received one bank statement from him, the error was rectified when another member of staff subsequently confirmed that it had in fact received all of the bank statements that Mr G had sent in. I understand that Kent Reliance also sent out more cheques to Mr G than had been requested. Again, it's not in doubt that Kent Reliance made an error here. But I'm also mindful that Mr G had the option of not paying in (or delayed paying in) the additional cheques that had not been requested.

However, I am unable to say that Kent Reliance has acted incorrectly for some of the issues that Mr G had initially complained about – for example, that a nominated account needed to be a current account, to ensure transfers can be made; Kent Reliance's choice to send letters second class, which it is entitled to do; interest rate change letters sent in April 2025, which appear to have been sent.

So in summary, I can see that Kent Reliance did make errors, and I do accept that Mr G has been caused inconvenience by the errors made. But I am also mindful that the Demelza account(s) in question is not available as an online account. So I think opening 11 non-online children's savings accounts at the same time (and transferring the balance of 11 existing non-online children's savings accounts) would've entailed a fair amount of time, work and effort on the part of Mr G, even if Kent Reliance had got everything right.

So taking everything into consideration, I think £150 compensation is not an unreasonable amount of compensation for the inconvenience caused to Mr G from the administrative errors that did occur. Because of this, I don't think Kent Reliance needs to do anything further in relation to this complaint.

My final decision

Because of the reasons given above, I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr G to accept or reject my decision before 9 January 2026.

Thomas White
Ombudsman