

## **The complaint**

Mr C complains that FirstBank UK Limited hung up on him during calls, failed to reply to emails, and paid a compensation payment into an account he wasn't using.

## **What happened**

Mr C made a number of calls to FirstBank leading up to February 2025, about various issues he had with his banking. In particular he said that on occasions the agents hung up on him. He further said that with a previous complaint he had made, FirstBank failed to reply to some of his emails and denied having received them. He further complained that, in respect of a compensation payment he had received, FirstBank paid this into an account he was not using.

FirstBank apologised for the call when the line was disconnected. It agreed to pay Mr C £100 compensation. And although it understood that he didn't want payments to go into that account, it had already previously been explained to him that he had to have a nominated bank account on his record. As regards the emails, it simply had no record of receiving these so it couldn't reply to them.

On referral to the Financial Ombudsman Service, our Investigator thought that the payment of £100 in relation to the dropped phone call was reasonable. And that FirstBank had adequately dealt with his other complaints. She also said that his complaints which related just to complaints handling were not within our jurisdiction to consider as complaints handling in itself is not a regulated activity.

Mr C said that this did not take account of the impact on him personally. And that he required us to consider *all* his complaints.

The matter was passed to me for an Ombudsman's review. We've already made clear to Mr C what complaints we can deal with and those we can't. And I've issued a previous decision confirming this.

## **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.

First of all, it has been difficult for us to work out exactly what complaints are still live and those Mr C wants us to consider. The recorded phone calls we have had from FirstBank go back to September 2023. I think it's fair therefore to assess the complaints as he has set out on the complaint form he sent to us.

### *call disconnected*

FirstBank apologised for this and in connection with some misinformation in another case, paid him £100 compensation.

As I've said, FirstBank has supplied us with a number of calls. The only call which appeared

to end abruptly was on 10 February 2025. FirstBank has apologised for this. Mr C was able to call back and continue his conversation fairly shortly after this.

Mr C wants us to consider the impact on him when considering compensation. I will do that though firstly I can only award compensation where FirstBank made an error. And from the phone calls I've listened to, this is the only one Mr C was in my view right to be upset about. We also have to consider whether it would have been reasonably foreseeable that Mr C would have been affected by this more than might have been expected than other customers. Mr C frequently contacted FirstBank for advice and requests about various matters.

But I think that the one occasion where the call ended abruptly merited in my view a modest compensation award. Which is what FirstBank has paid and I think was fair and reasonable. This takes into account awards we've made in similar cases and I can't see that there is a reason here to depart from that approach.

#### *emails not being replied to*

As I understand it, Mr C sent some emails to FirstBank which it didn't reply to. FirstBank has explained these were not received by it. And while Mr C insists that this was an error by FirstBank, emails do go astray and in the absence of a response acknowledging the emails, I can't find that FirstBank made an error here.

#### *payment of compensation*

Mr C objected to this being paid into an account he didn't use. He had however gone over this several times with FirstBank. It explained to him that he needed to have at least one nominated bank account on his record. So, though he had asked it to remove the account, it couldn't do this. So I think that its response was reasonable in this respect. I understand that this was inconvenient for Mr C but I can't ask FirstBank to change the terms and conditions of the account.

#### *overall*

As I think that FirstBank has paid a reasonable amount of compensation, and in light of my findings, I won't require it to take any further action.

### **My final decision**

I don't uphold the complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr C to accept or reject my decision before 17 November 2025.

Ray Lawley  
**Ombudsman**