

The complaint

Mr M has complained that he can't always log into Allied Irish Banks Plc's ("AIB") banking app.

What happened

Mr M has intermittent issues accessing AIB's banking app. As a result, Mr M complained to AIB. Having attempted to trouble shoot the problem, AIB was unable to find an error with its software, so it didn't uphold the complaint.

After Mr M referred his complaint to this service, one of our investigators assessed the complaint and they didn't uphold the complaint.

As Mr M 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 don't uphold this complaint for broadly the same reasons that the investigator gave. I will explain why.

Mr M has explained that, at times, he is unable to log into AIB's banking app and this in turn is preventing him from accessing his account. Given what Mr M has said, I can appreciate that this must be very frustrating for Mr M and I recognise that it must be inconvenient for Mr M to be unable to access his account when he wants.

To understand why this may be happening, we've asked AIB to provide this service with information about its investigation into the technical errors that Mr M has faced. I can see that AIB has looked into this matter a number of times and solutions have been proposed to rule out various known issues that can affect the use of an APP. However, I can see that Mr M tried many of these suggestions, and yet he still has problems when he accesses AIB's banking app – albeit intermittently.

Having considered everything, it doesn't seem to be the case that Mr M had been unable to access the AIB app due to a service wide failure or due to a known error with the app. And due to the intermittent nature of the issue, on balance, it does seem to be an issue that is linked to Mr M's device. Whether that is due to a software issue or a connectivity issue, I can't say.

I note that Mr M says he's sometimes able to access his account via the app. And he's also able to access his account via online banking too (using a card reader). Therefore, I'm glad to hear that this issue has not *entirely prevented* Mr M from accessing his account. Although I appreciate the frustration caused to Mr M by not always being able to access his account through the app on his phone, as and when he wants to.

I appreciate that Mr M is unhappy that this glitch has not been resolved. But overall, I can't say that AIB has acted unfairly or unreasonably here. I'm satisfied that AIB has taken reasonable steps to investigate the matter and provide technical support to Mr M. AIB has gone through various troubleshooting solutions with Mr M to rule out any known issues that

can affect its user's interaction with its app. And given that the issue is only intermittent, then I do think on balance, the issue more likely lies with Mr M's device, and perhaps its compatibility with AIB's app.

Therefore, whilst I do have sympathy for the frustrating issues that Mr M has experienced, other than trying to use the app on another device (although I understand that Mr M says he doesn't have another device to use), I can't see what else AIB can reasonably do here to support Mr M. As I think that AIB has taken reasonable steps to support Mr M with the intermittent technical glitch that he has faced, so it follows that I do not uphold 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 M to accept or reject my decision before 12 January 2026.

Thomas White
Ombudsman