

The complaint

Mr M complains that he cannot access his Interactive Investor Services Limited ('IISL') account.

What happened

Mr M contacted IISL in February 2025 as he was unable to access his account. He said he was being asked to provide a new password, but that he'd never requested to change it, as he used his fingerprint to log in. He asked IISL to deposit any money into his bank account and then close his IISL account, given he could no longer access it.

IISL issued a final response letter to Mr M on 12 March 2025. They didn't uphold his complaint about not being able to access his account. They said they had changed their login requirements from requiring a username / password combination to now requiring an email / password combination. They said they hadn't asked Mr M to change his password but had asked him to log in with his email address. IISL also considered Mr M's complaint points in relation to dividend payments which he felt he'd missed and the fact he hadn't received documents by post. But they didn't uphold these points either.

Mr M was unhappy with IISL's response. He felt he was potentially being scammed and he referred his complaint to our service. An investigator considered the complaint but didn't think IISL had done anything wrong. As Mr M disagreed, the case has been passed to me.

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.

Not being able to access the account and request to change password

Mr M believes the reason he cannot access the account is because he's been asked to change his password. However, I don't believe this is the case. Mr M says IISL sent him password reset emails recently, but I haven't been provided with evidence of these.

While Mr M has told us that he has been unable to access his account since July 2024, the transaction history for his account shows that he made withdrawals in August, September and November 2024. So I cannot say that this issue started in July 2024, as it appears Mr M was able to access his account in the months that followed.

Mr M has been clear that he uses his fingerprint to login to his IISL account, and I do not doubt that this is the case. Using a fingerprint in this way is a shortcut, common when logging into many mobile phone apps. It is quicker for the user and ensures enhanced security. However, underlying the ability to use a fingerprint to login are the user's login details. At some point in the past, Mr M will have set up this fingerprint login as a shortcut, to use instead of putting in his account details every time he wanted to access the IISL app. At the time he set this up, the account details were a username and password.

IISL have now changed their system requirements to an email and password rather than a username and password. So Mr M now needs to enter his email address and password to access his account. Once he's done this, he should be able to use his fingerprint login as a shortcut once again.

This change, from username requirement to email requirement, was communicated by IISL in a number of ways. They sent Mr M a notification via secure message on his account on 26 November 2024, which said:

To improve security and simplify logging in, **from 10 December 2024**, usernames will no longer be part of the login process. Going forward, logging in will require the email address linked to the account and the account password.

While notifications about this change have been displayed across the site over the past year, we're sharing this message with you now to ensure you're fully prepared for the upcoming changes.

What you need to do

Please ensure your contact details - especially your email address - are up to date.

You can check or update this by clicking the **person icon** at the top right of your screen, selecting **Personal details & preferences**, and then **Update your personal details**. You can find your current email address under the **Contact Details** tab.

Further information and FAQs related to this change are available on our [website](https://www.ii.co.uk/security-hub/faqs) (<https://www.ii.co.uk/security-hub/faqs>).

As referenced in the secure message, the notification was also displayed on IISL's website for a period of time. When Mr M called them in February 2025, the person he spoke to also explained the change to him over the phone. IISL then explained it again in their final response letter in March 2025.

It's not uncommon for a business to change their login requirements in this way, and I haven't seen anything to show that IISL have done something wrong by deciding to ask customers for an email address instead of a username. I'm also satisfied that IISL explained the change clearly and on multiple occasions, and that they notified Mr M ahead of the change taking place.

I've seen no evidence to show that the reason Mr M is having difficulty logging in is because he needs to, or was asked to, change his password. IISL have provided us with a system screenshot showing that the only time Mr M was sent an email to reset his IISL account password was in July 2021. I've been provided with nothing to show Mr M was asked to reset his password in 2024 or 2025.

Taking everything into account, I've not been provided with evidence to conclude IISL have done something wrong here.

Dividend payments

IISL have confirmed that details of Mr M's dividend payments can be found on the

transaction history page of his IISL account. They've also explained that this information is available on the annual CTC they generate, which is on the document history page of his IISL account.

I understand that Mr M will not have seen this information because he has not logged in to his account. But I'm satisfied that the information is readily available in a location that I would expect it to be in. I've also seen Mr M's statements, which he does not dispute receiving. These set out that dividend payments have been credited to his account. As such, I cannot uphold this complaint point.

Receiving documents via post

Mr M said that he hadn't received any documentation from IISL in the post. IISL have confirmed that his account settings are currently set to 'email' under 'document preference' and that this has been the case since he migrated over to them. For this reason, they have been communicating with him via email and not post, as it is the preference set on his account. I've seen no evidence that this is incorrect so I cannot uphold this complaint point.

Contacting IISL

Mr M has said that he sent IISL a number of messages complaining about not being able to access his account. But I haven't been provided with these, so I cannot make any comment. He has also said that IISL only pick up the phone if he's made a complaint, but I'm aware they picked up when he called on 13th February as I have a recording of that call - and he hadn't yet made a complaint at that point in time.

Mr M feels he's being compromised when speaking to IISL. He doesn't trust calling them as he feels they may send his money elsewhere. Our investigator has asked IISL whether they will withdraw Mr M's funds and close his account without Mr M having to log in to the account or speak to them on the phone. But IISL have explained that this is not possible, in the interests of security and asset protection. I don't think this is unreasonable, and it is in line with standard industry practice.

Lastly, Mr M has asked if our service can contact IISL on his behalf and arrange for the withdrawal of his remaining funds and the closure of his account. The investigator has explained why we cannot do this, and I will reiterate that this is not something we can do - it is not our service's role to act on a consumer's behalf in this way.

My final decision

I do not 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 31 December 2025.

Artemis Pantelides
Ombudsman