

The complaint

Miss L is unhappy with the service provided by Yorkshire Building Society (YBS) and complained about :

- problems accessing her savings accounts via the YBS mobile app.
- Her experience with branch staff.
- YBS recording her phone number incorrectly.
- Difficulties withdrawing funds due to identification (ID) requirements.

She asked for her accounts to be closed without any financial penalty.

What happened

YBS didn't uphold Miss L's complaints. It said:

- the app issue was due to Miss L needing to update her phone software – which wasn't YBS responsibility.
- CCTV and staff interviews showed no evidence of inappropriate conduct.
- The phone number on record was correct.
- ID checks were necessary for security reasons.
- YBS also warned Miss L about making repeated unfounded complaints.

Our investigator thought YBS had provided a fair and reasonable response and didn't recommend it needed to do anything further.

Miss L disagreed and asked for an Ombudsman review so her complaint came to me to decide.

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 done so, I do not uphold Miss L's complaint. Here's why.

I've briefly summarised and expressed in my own words what seem to me to be Miss L's main concerns and my focus is on what I think are the key issues here. Our rules allow me to do this and this approach simply reflects the informal nature of our service as a free alternative to the courts. Our role is to decide what's fair and reasonable in all the circumstances of a complaint. We're impartial and we make decisions based on a balance of probabilities. In other words, what I consider is more likely than not to have happened in light of the available evidence and the wider circumstances.

Mobile App Access

Miss L couldn't use the app because her phone needed a software update. YBS' terms and conditions (which Miss L had agreed to) explain that updates are automatically applied and information about which software version is required to be able to use the app appears on its

website. YBS can't notify customers individually about software updates due to not having access to their device information.

It's reasonable for customers to ensure their devices meet system requirements. I don't think YBS acted unfairly here.

Miss L's phone number

YBS confirmed Miss L updated her phone number in May 2025. The screenshot she provided showed her current registered number. It appears there was a misunderstanding about this rather than an error by YBS.

Branch Visit and ID Checks

Miss L said staff spoke to her in a patronising, rude and unhelpful way and told her to 'go away'. But CCTV footage wouldn't enable me to hear how she was spoken to so I've relied on what both parties have said about what happened during that visit.

It's clear from what both Miss L and branch staff have said that this was a frustrating experience for Miss L and I can understand why this was upsetting for her. Branch staff were unable to help sort out the issue with her app (which was Miss L's responsibility as explained above). And ID checks were necessary for security reasons and to protect the money in her accounts. Branch staff couldn't just give out Miss L's cash over the counter as she had no ID with her. So I can't fairly say that YBS should have handled her withdrawal request differently.

Branch staff had concerns about the way Miss L behaved in branch once it was clear they were unable to assist her further and about how she spoke to a call handler. I make no comment on Miss L's conduct. But I don't consider it was unreasonable in these circumstances for YBS to tell Miss L that it expects customers to treat staff fairly and respectfully. And whilst I appreciate how strongly Miss L feels about this, it isn't a reason for me to uphold this complaint.

And having listened carefully to the call recordings, I'm satisfied there's no evidence of poor service warranting compensation.

Account Closure

Miss L wants to close her accounts without penalty. She can do this online, and her regular savings accounts won't lose interest. YBS has offered to assist by sending a cheque for her balances, provided she confirms she understands:

- closing her Fixed Rate ISA will mean losing interest.
- ISA funds will lose their tax-free status.

I'd just remind Miss L that the rules around tax benefits relating to ISAs aren't something YBS has any control over. If Miss L wants to keep ISA tax benefits, she should contact her new ISA provider to arrange a transfer.

I appreciate how strongly Miss L feels, but I haven't seen enough to say YBS acted wrongly or unfairly. So I can't require YBS to do more than it has already offered.

My final decision

For these reasons, my final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss L to accept or reject my decision before 16 January 2026.

Susan Webb
Ombudsman