

## The complaint

Mr F has complained that he couldn't access his online account for a loan he took out with JN Bank UK Ltd. He said he used the single-use link he was sent to set up his profile but then didn't receive anything after that, and he couldn't log in through JN Bank's website.

## What happened

Mr F took out this retail loan on 23 January 2025 to finance a purchase.

JN Bank sent him a welcome email the same day which said:

### **'Manage your loan**

Once you've created your account profile, you'll be able to view your balance, make payments and access all your loan details online whenever you want.'

It then had a link to 'create your profile'. The email closed by saying that if Mr F needed any additional help or support he could either call or email, with the details of both being provided.

Mr F says he clicked on the link and created his profile but then heard nothing further. He's said he expected a permanent login web address to be issued, and he assumed the lack of access was a temporary issue or that documentation would follow.

On 23 June 2025 Mr F contacted JN Bank and the call handler emailed a link to Mr F and he was then able to access the online portal.

On 11 July 2025 JN Bank responded to Mr F's complaint about what happened. It didn't uphold his complaint and so it didn't grant Mr F the £50 compensation it said he had asked for. It said it was established in the call that Mr F had been trying to access his loan account via the website rather than using the link it had provided in its welcome email, and when a link was provided during that call then the matter was resolved. It also confirmed that the payment due date had been changed to the 1<sup>st</sup> of the month at Mr F's request.

Mr F referred the complaint to our service saying JN Bank's response to his complaint didn't adequately address the issue nor did it offer any meaningful redress. He said he wanted us to investigate JN Bank's failure to provide online access links, require it to issue a formal apology, ensure his account access is fully restored, and award compensation for the distress, inconvenience and time wasted, which he said he believed should be in the region of £75.

Our Investigator didn't uphold the complaint. He said that JN Bank had said Mr F should have continued to use the link in the welcome email, but he couldn't be sure of what would have happened if Mr F had tried that. But in any event, Mr F should have let JN Bank know a lot sooner than he did if he was unable to access his account as when he did make contact it was able to help him access his account immediately.

Mr F didn't accept our Investigator's findings and so the case was passed 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.

I trust Mr F won't take it as a discourtesy that I've condensed his complaint in the way that I have. Although I've read and considered the whole file I'll keep my comments to what I think is relevant. If I don't comment on any specific point it's not because I've not considered it but because I don't think I need to comment on it in order to reach the right outcome.

Mr F has said our Investigator was wrong to say he hadn't suffered any detriment. He said he suffered; loss of account access for several months, inability to view, manage, or monitor his funds, stress and inconvenience, wasted time dealing with JN Bank, and loss of trust in the institution's reliability and competence.

We can't change what happened, and I see no benefit into getting into what should and shouldn't have happened after Mr F created his online profile using the link in the welcome email as that is in dispute, but doesn't alter the overall outcome to this complaint. JN Bank has said that Mr F should have continued to use that link whereas Mr F has said it was a single-use link that wouldn't work once he'd used it to set up his profile, and he was waiting for a new link or instructions to be provided. I can't recreate what happened back then, so I have no way of knowing which of those is correct. It may be the link in the welcome email was intended by JN Bank to be the way Mr F accessed his online portal on an ongoing basis, but for some reason something went wrong when Mr F tried to use it (whether that was due to an error by Mr F or an error with the link). Or it may be it was instead a single-use link as Mr F has said.

I don't need to decide which of those is correct as, even if JN Bank did something wrong and should have provided a new link to Mr F back in January 2025, I would next think about whether enough has already been done to put things right. My considerations then include whether the issue has now been resolved, whether there was any financial loss, and whether any compensation is due for any non-financial loss (such as whether there was any distress and/or inconvenience caused over and above what might be expected in day-to-day life).

As our website says in the section about potential compensation "We're all inconvenienced at times in our day-to-day lives – and a certain level of frustration and minor annoyance is expected. For us to make an award we'd need to see that the impact of a business's mistake was more than someone would expect to experience as part of everyday life, such as a business's phone lines being busy."

Mr F didn't suffer a financial loss and, as our website explains, some inconvenience in life is normal. All Mr F needed to do was make one phone call to JN Bank, which he did on 23 June 2025, and the matter was resolved. It's not clear why he didn't do that sooner. Mr F has said it is unreasonable to fault him for not reporting it sooner when the bank failed to provide the essential information required to use the account. But JN Bank wouldn't have known that Mr F was struggling until he told it, whereas Mr F would have known that when he tried to access the account and couldn't. What happened, or not, after that was in Mr F's hands. A customer has a duty to mitigate their position, so I can't hold JN Bank liable for Mr F choosing not to make contact with it sooner to say he was unable to access the account online.

Mr F has said being unable to monitor his funds or perform basic account administration caused him anxiety. But this was a loan account, that is money he owed not funds he held so they weren't his funds, and no basic account administration is generally needed. I can

see Mr F changed his payment due date, but he could have done that at any time by phoning JN Bank, just like he did on 23 June.

I can understand Mr F's frustration, but there was no financial impact on him and JN Bank resolved his access issue when he made contact. Having considered everything I'm satisfied that Mr F wasn't caused an undue level of distress and/or inconvenience by JN Bank (over and above what I'd normally expect in day-to-day life) such that it would reach the threshold that I'd consider a payment of compensation is warranted even if I were to decide JN Bank was at fault.

I understand that this isn't the outcome that Mr F was hoping for, and he will likely be disappointed with my decision. However, for the reasons that I've explained, I won't be requiring JN Bank to do anything here.

### **My final decision**

I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr F to accept or reject my decision before 4 February 2026.

Julia Meadows  
**Ombudsman**