

The complaint

Mr P complains about the service he received from Starling Bank Limited when he phoned to discuss opening new business accounts with it.

What happened

On 19 August 2025 Mr P says he phoned Starling to discuss opening new accounts but the agent he spoke to was rude and unhelpful. He sent a message to Starling later that day to make a complaint. He said:

“Spoke to an agent about a loan and the possibility of a business account as I am looking to set up a business. I found them very unhelpful and thought they didn’t want to be there. I was very excited about this as it’s a new venture for me and expected better service. I was left feeling deflated”.

Starling asked Mr P for the number he had called from so that it could trace the call. Mr P said he hadn’t called from his usual phone because his phone had run out of power; he had used another phone. He also said the call was only short and he didn’t go through any security questions.

Starling later responded to the complaint and said it hadn’t been able to find the call Mr P was unhappy about. It said it would review the matter again if he could provide it with the number he called from or any evidence of the call in order that it could trace the call. But on the basis of the information it had, it said it didn’t uphold his complaint.

Mr P got in touch with us. Our Investigator didn’t recommend that his complaint should be upheld. Mr P didn’t accept that. He said the call had been very upsetting and he wants compensation.

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.

It’s unfortunate that Starling hasn’t been able to find the recording of the call Mr P has complained about. But I don’t find that surprising in the circumstances. Mr P says he made a general enquiry and didn’t answer any security questions. That meant the call wasn’t recorded on his records with Starling. And Mr P hasn’t been able to provide the phone number he called from in order for Starling to trace the call, even though Starling first asked him for it as soon as he complained. He says the phone he used belonged to a friend of a friend so he doesn’t have the number.

Other than Mr P’s word, there is therefore no evidence of the call in question having been made. I think it’s reasonable to expect Mr P to have been able to provide the details of the number he called from. Without that, neither Starling nor we can investigate further and, in all the circumstances, I don’t consider it would be fair or reasonable to uphold this complaint.

My final decision

My final decision is that I don't uphold this complaint.

Under the rules of the Financial Ombudsman Service, I'm required to ask Mr P to accept or reject my decision before 8 January 2026.

Janet Millington
Ombudsman