

The complaint

Miss M complains about the issues she had with a travel money card she obtained from First Rate Exchange Services Ltd (Post Office).

What happened

Miss M opened a Post Office Travel Money card on 28 June 2025. Miss M said she wanted euros but there weren't any in stock, so this was the most convenient option for her as she was going away the following day. Miss M said it would take 24 hours to get the card activated.

Miss M said she tried to use the card on holiday, but she was locked out. She said she called customer service and also tried to activate through the app on her phone, but it wasn't working. She managed to get through to the Post Office who activated it over the phone, but she was really embarrassed as she had lots of people staring at her. Miss M said she was at a high-end establishment, and it gave people the wrong impression about her – that's what she felt like. Miss M says she has some health issues, and this impacted her for the rest of the day.

A few days later Miss M had to top up the card as she needed to pay for a ferry and didn't have enough on the card. She said she was unable to do so. Miss M explained she couldn't log into the application, and she became very distressed as it was the last ferry off the island. She said she was a solo traveller, and it was getting dark, and she was extremely distressed. Miss M said her holiday was affected by this and her health conditions were made worse by the stress and worry that she was put under.

The Post Office apologised for what had happened and said there was an error during the purchase process as Miss M's date of birth was incorrectly keyed. They understood that Miss M had some health concerns and that it impacted her, so they offered her £50 in recognition of that.

Miss M didn't agree, she didn't feel that it was really understood how much of an impact this had on her. She said that £50 didn't reflect the stress the overall experience had on her. So Miss M brought the complaint to the Financial Ombudsman Service where it was looked at by one of our investigators. The investigator agreed with Miss M and appreciated how much of an impact this has had on her and how embarrassed she felt about what had happened and how much it affected her health conditions. She thought that the Post Office should pay Miss M £450 in total to reflect the impact to her.

The Post Office didn't agree and didn't think that £450 was justified so they asked for the complaint to be reviewed by an Ombudsman, so it's been 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.

Having thought about everything very carefully, I agree with the outcome that has been reached by the investigator. I'll explain why.

I don't think there is any dispute here that things have gone wrong for Miss M. The Post Office have accepted that there was an error when Miss M purchased the travel card as her date of birth had been entered incorrectly which meant she couldn't use the card when she needed to. She also couldn't access the app through her phone. The Post Office offered Miss M £50 in recognition of this.

What I have to consider in this case, is whether this fairly reflects the impact this has had on Miss M.

Miss M has told us that she booked this trip to travel on her own to help her recover from complex post-traumatic stress disorder (CPTSD). Miss M has given us details as to how this disorder affects her and she's told us that she has been through a difficult time.

Miss M has said her health conditions affect her in different ways and that she can feel shame, embarrassment, has vomiting episodes and panic attacks. Miss M said she felt very embarrassed when she went to use her card and she felt that everyone was staring at her. She said this was early on at her arrival to the place she visited, and she felt that this meant that people were looking at her very differently because her card wasn't working.

Miss M called the Post Office when she was having difficulty topping up her card when she needed to book a ferry home. During the call she told the adviser that she felt unsafe as she was receiving unwanted advances from someone. She was refused access to the ferry but has told us that she had to sneak on in order to get back as she was feeling very distressed.

I can see that someone from the Post Office contacted Miss M the following day to do a welfare check on her as they realised she was vulnerable and wanted to make sure she was okay – so I think here that the Post Office knew that Miss M was very distressed by what had happened.

I can also see that the Post Office have corrected Miss M's date of birth now, so she was able to use her card again.

I think taking all of this into account, including the health issues that Miss M has and how this made her feel, I do agree that £450 is fair and reasonable in the circumstances of this complaint. I appreciate that the Post Office does not feel this is justified but I don't agree.

Miss M is vulnerable, and she was travelling to help her get away and recover from her health conditions. She only opened the travel card because there were no euros in stock when she initially visited the Post Office. This card didn't work for her on more than one occasion and what needs to be taken into consideration here is how this impacted Miss M taking into account her individual circumstances and how this all made her feel, and I don't think that £50 which was offered in the first place is fair.

Not only did this impact how Miss M felt, but it also affected her holiday, something that she needed in order to recover from her own health conditions. So I think an amount of £450 reflects the short-term impact this has had on Miss M and I agree this is fair in order to resolve this complaint.

My final decision

For the reasons given above, I uphold this complaint and direct First Rate Exchange Services Ltd to pay Miss M £450 for the stress and inconvenience she has been caused.

Under the rules of the Financial Ombudsman Service, I'm required to ask Miss M to accept or reject my decision before 14 January 2026.

Maria Drury
Ombudsman